Ex. '4'

Independent Foreclosure Review

January 4, 2013



***** SINGLE PIECE
79050-05-V001-0001742-ACKL-M3104
William Schulte
Melani Schulte
c/o Melani Schulte
9330 W. Sahara Ave, Suite 210
Las Vegas NV 89117

<u> Կունիկի դիրուկուկին ըսկնին ըսկնիկի հիմիկինի</u>

Your Request for Review Form has been received.

Reference Number: 1200270439

Property Address:

9500 Aspen Glow Dr Las Vegas NV 89134

Si usted habla español, tenemos representantes que pueden asistirle en su idioma.

Dear William Schulte, Melani Schulte,

We have received a Request for Review Form for the property noted above. If you have requested an Independent Foreclosure Review, your request will now be evaluated to confirm eligibility.

If your request meets the eligibility requirements, it will be reviewed by an independent consultant. Your servicer will provide relevant documents along with any findings and recommendations related to your request to the independent consultant for review. Your servicer may be asked to clarify or confirm facts and disclose reasons for events that occurred related to the foreclosure process. You could be asked to provide additional information or documentation.

The Independent Foreclosure Review will determine if you suffered financial injury as a result of errors or other problems during the foreclosure process. You will receive a letter with the findings of the review and information about possible compensation or other remedy. Because the review process will be a thorough and complete examination of many details and documents, the review could take several months.

Please note, if you do not meet the eligibility requirements or the information you provided was not about errors or other problems during the foreclosure process, we will notify you within 90 days of this letter that your submission will not be reviewed by the Independent Foreclosure Review process.

If you have questions or need a Form by mail, call 1-888-277-8969, Monday through Friday, 8 a.m.-10 p.m. ET or Saturday, 8 a.m.-5 p.m. ET.

Sincerely,

Independent Review Administrator - Rust Consulting, Inc.

If you are currently represented by an attorney at law with respect to a foreclosure or bankruptcy case regarding this mortgage, please refer this letter to your attorney.

This letter is being sent to you at the request of federal bank regulators. This letter is not an attempt to collect a debt or to impose personal liability for any obligation, including, without limitation, any obligation that was discharged, or is subject to an automatic stay in bankruptcy under Title 11 of the United States Code.

Any information in connection with the Independent Foreclosure Review process will be available to the servicer(s) of your mortgage loan and will be shared with an independent consultant of that servicer(s). Where required to comply with the law, the servicer(s) may be compelled to provide this information in response to a legal process.

Under the April 13, 2011 Consent Orders governing the Independent Foreclosure Review, the Office of the Comptroller of the Currency and the Board of Governors of the Federal Reserve System have also directed servicers to use contact or personal information provided by the borrower in connection with the Independent Foreclosure Review only for purposes relating to the Independent Foreclosure Review process, including remediation efforts or other borrower communications.

If you would like the servicer's internal records to include updated contact or personal information that you provide in connection with the Independent Foreclosure Review process for the servicer's future correspondence or notices outside the Independent Foreclosure Review, then you must separately provide your new contact or personal information directly to the servicer.

The servicers may always use information obtained from publicly or commercially available sources to update borrower contact or personal information.

Llame al 1-888-277-8969 para hablar con un representante que le podrá brindar gratuitamente traducciones de la información que le envió la Revisión Independiente de la Ejecución Hipotecaria y responder a sus preguntas acerca de la Revisión Independiente de la Ejecución Hipotecaria. Esta información es precisa a la fecha de impresión y está sujeta a cambios sin previo aviso.

Call 1-888-277-8969 to speak to a representative that will be able to provide free translations of information sent to you from the Independent Foreclosure Review and answer your questions about the Independent Foreclosure Review. This information is accurate as of date of printing and is subject to change without notice.

Assistance is available in over 200 languages, including: Chinese, Korean, Vietnamese, Tagalog, Hmong and Russian.

提供中文幫助。

한국어 도움을 제공합니다.

Trợ giúp hiện có bằng tiếng Việt.

Available ang tulong sa wikang Tagalog.

Peb muaj cov neeg hais lus Hmoob pab nej.

Помощь на русском языке.

Consent Order Details

As part of consent orders issued on April 13, 2011 between certain residential mortgage servicers and their federal bank regulators, an Independent Foreclosure Review is being made available to individual borrowers who were part of a foreclosure action on their primary residence during the period of January 1, 2009 to December 31, 2010. Pursuant to the consent orders, each mortgage servicer has hired an approved independent consultant to review certain residential foreclosure actions to determine whether an individual borrower was financially injured as a result of any errors, misrepresentations or other deficiencies made during the foreclosure process.

The Independent Foreclosure Review is monitored by federal bank regulators from the Office of the Comptroller of the Currency and the Board of Governors of the Federal Reserve System.

Account Information

Statement Date: 01/17/13

Interest Year to Date

Property Address: 9500 ASPEN GLOW DR

LAS VEGAS NV 89134

ACCOUNT NUMBER Type of Mortgage **GOVERNMENT FIXED** Principal Balance Interest Rate 7.50000%

\$88,326.84

\$0.00

REPRESENTATION OF PRINTED DOCUMENT

Page 1 of 2

CitiMortgage



Customer service 1-800-283-7918* se reference your account number 0577014851 when calling saw randomly monitored and recorded to ensure quality service.

00004967 BB 10Z 017 SIS0087D AMI 8 017

Ս-իլՍ-իրլՄլի ՈւլիոլՄիլԱթերՄիՍհակրիլՈւիր հերլի WILLIAM R SCHULTE

MELANI SCHULTE 7201 W LAKE MEAD BLVD STE550 LAS VEGAS NV 89128-8364

MNNN-NNNY-NNNN-NNNN 278020170049650001

Account Activity PAYMENTS

MONTHLY RECEIVED PAYMENT AMOUNT Date 02/01/13 Principal \$409.63 Interest \$471.78 Escrow \$168.37 **Total Amount** \$1,049.78

As a convenience for accounts serviced in our Bankruptcy Department, the amount listed above represents only the payments due for the following month. There may be other payments or charges due that are not listed above. Those amounts may be included in your Chapter 13 Plan, if applicable,

Visit us at www.ciffmortgage.com!

Monthly Highlights

If you do not wish to receive future informational notices please contact the Bankruptcy

THIS MORTGAGE ACCOUNT STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY. AS THIS DEBT MAY HAVE BEEN INCLUDED IN A BANKRUPTCY ACTION, OR MAY HAVE BEEN DISCHARGED. THIS IS NOT AN ATTEMPT TO COLLECT, RECOVER, OR OFFSET THE MORTGAGE INDEBTEDNESS AGAINST YOU PERSONALLY, IF YOU ARE REPRESENTED BY AN ATTORNEY, PROVIDE A COPY OF THIS STATEMENT TO YOUR ATTORNEY AND CHAPTER 13 TRUSTEE, IF APPLICABLE.

CITIMORTGAGE RESERVES THE RIGHT TO SUPPRESS ACCESS TO THE MORTGAGE WEBSITE.

On 12/19/12, \$397.05 was paid for County Tax.

Due to year-end processing, payments received between 10 p.m. and Midnight ET on December 31, 2012, are posted in January 2013, but credited for December 31, 2012.

A tax and interest statement for 2012 income tax purposes is either enclosed with this monthly statement or will be mailed separately by January 31,2013. To protect your identity, your full social security number will not be printed on the document but will be used in IRS reporting.

CMISSBRIDG

Detach and return the bottom portion with payment. Retain the top portion for your records. Account Number: Due Date: Total Amounts WILLIAM R SCHULTE 02/01/13 \$1,049.78 Please designate how you want us to apply any additional funds. Undesignated funds first pay outstanding late charges and fees, then principal. Once paid, additional funds cannot be returned, Arkiticas Process Please check box to Indicate mailing address/phone number changes and enter on reverse side. include account number on check and make payable to: Additional Escrow: րերվիդնելությունը կլինակության երկերկին և հերկանի CITIMORTGAGE, INC. PO BOX 689196 Additional Monthly Payment: **DES MOINES IA 50368-9196** Total Amount Enclosed

Please do not send cash. Please allow 7 to 10 days for postal delivery.

To ensure timely processing of your mortgage payment, please use the enclosed envelope and coupon. Do not include account inquiries with your payment.



1	Check Goes	Please detail are Checking Account (Altectu's voided check)	: Mortgage Account 8		
	Financial Institu	Financidetal my Savings Account (Attach a disposit still) con Account # to be desided	You may choose to have your payment perdocted on your one date of up to 15 days after the payment due date.		
- 1	Financial Institution Financial Institution Address Structure of Financial Institution Account Holder		No Fee Circle Due Dele May Eday Sam Edey Sam Gary Tany Blay \$10,00 Monthly Feet Circle: Poly May 18day 18day 18day 18day 18day Additional Principal Fee Month (Chilonal) S		
-					
	Core		Additional Estrow Per Month (Christman 5		
		ete/sign this form and return it along with a voided check	or deposit alip to: CitiMartgage, Inc., PO Box 6279, Sioux Falls. SD 57117		
		i a passage			
- 1	tive to change, in exhanged in debit	row morehity payment test, five, econor campe adjustable rate meetigraph. (Hildertype	on he the second of your lotal modifies marinage asymmet. Our enderstand that the field amount more vari- ps will provide you with written notice at least \$2 days pairs to one change in the deals amount (dishortages) of will not delic (dishortages) can conside the Agreement at its replace or \$2 as more best ordered as as a second of the provide of t		

13. m (1000) am-10000 am. E1

Dist 1-865-260-2050

1-800-723-7906*

from Fuerto Rico

Moncey - Friday

Saturday-Sunday #110 am - \$100 p.m. ET

Collections

*Cartials randomly moreland and. Please be dure to write your account number on your correspondence.

recorded to ensure quality service. Regular Payments Tax Bills Citiffortgage, Inc. PO Box 689196 Cit/Mortgage, Inc. PO Box 23689 Des Maines, 14 50368-9196 Rochester, NY 14692

Monday-Friday

200 anti-12:00 Midnight ET Air Express Payments Saturday GHMortgage, Inc. 600 am -6:00 juni. ET Supply

47411 121st St. Littleandate IA 50323-2402

Credit Bureau Disputes/ Account Inquiries Dail 78 from the U.S. CRIMOTORING. Rtc. Phil 1 658-360-2050 PO Box 6243 Sicery Faths. SD 5787-6243

Insurance Claim Center CritiMortgage Inc. PO Box 8655 8:00 am-12:00 Midnight ET 1-866-344-7198 Springf/e43, OH 45501-8555

Air Express Correspondence CRIMOTIGAGE Inc. 14700 Chicorp Drive, MC 0251 Hagerstown, MD 21742

Property Insurance Correspondence CitiMortgage Inc. PO Box 7796 Springfield, OH 45501 1-800-443-8774

Call 1-800-MORTGAGE today for all your relinancing or new home loan needs or visit www.ctimortgage.com for more information regarding Citibank mertgage products. Were here to help you find the beat multipage situations!

E-2 Pay: Your nortgage payments can be withdrawn automatically from your hark.

Phone Payments: Can 1-800-282-7918 to authorize immediate payment using foods directly from your checking account for a nominal fee. For greater convenience, phone payments can be more through our automated system.

Payoff: To request a payoff statement showing the total amount one and instructions for remitting the payoff lunds please call I-800-263-7918*.

When you provide a check, you sufficing us to use information from your chack, to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. If we use your check to make an electronic fund transfer, funds may be without any from your account as soon as the same day we receive your payment, and you will not receive your sheek back from your ferancial institution.

By cading 1-800-255-7918*, you may access automated account information, make requests for documents, and militiale forecarthins by using your Mortgage Account Number. This automated system allows you greater convenience by being available during and outside normal business hours.

For Residential Customers Only: FURISHART TO \$ 6.0F RESPA A "QUALIFIED WRITTEN REQUEST" RESARDING THE SERVICING OF YOUR LOAN MUST BESENT TO THIS ADDRESS CITIMORTGAGE INC. ATTNOCHESTONER RESEARCH TEAM PO BOX 10002 HAGERSTOWN MD 27749-0002 A "qualified another recount" is written correspondence, other than notice on a parment coupon or statement, which includes your name, account number and the reasonts for the request.

DIRECT CREDIT BUREAU DISPUTE NOTICE: PURSUANT TO \$ 623 (6) (8) (0) OF THE FAIR CREDIT REPORTING ACT (FCRA), WE WILL INVESTIGATE A DIRECT DISPUTE ONLY IF YOU SEND A DISPUTE NOTICE IN WRITING TO US AT THE ADDRESS SHOWN IN THE ADDRESSES SECTION.



Page 20/2

CITIMORTGAGE, INC. PO BOX 6243 SIOUX FALLS SD 57117-6243 IMPORTANT TAX RETURN INFORMATION BELOW

WILLIAM R SCHULTE MELANI SCHULTE 7201 W LAKE MEAD BLVD STE550 LAS VEGAS NV 89128-8364

Account Number(s):

NECIPIENT'S/LENDER'S name, andress, and telephone number CITIMORTGAGE, INC.

CitiMortgage, Inc. For Information Call: 1-800-283-7918 ** Customer Service Hours:

Monday - Friday 7:00 AM - 12:00 MIDNIGHT ET Saturday 8:00 AM - 8:00 PM ET Sunday 10:00 AM - 10:00 PM ET TTY Services: Dial 711 from the US;

Dial 1-866-280-2050 from Puerto Rico Or visit our Website at WWW.CITIMORTGAGE.COM

Property Address:

9500 ASPEN GLOW DR LAS VEGAS NV 89134

> Mortgage Interest Statement

Form 1098

DMR No. 1545-0901

Copy B

For Payer/Borrower

you ectually paid by you, and not rembursed by another person. CUSTOMER SERVICE: 1-800-283-7918** PAYER'S social security number
XXX-XX 3 RECIPIENT'S federal bent frotten no. Mortgage Interest received from payer (si/borrower(s)* 2.790.65 13-3222578 PAYER'S/BORROWER'S name 2 Points pold on purchase of principal residence WILLIAM R SCHULTE MELANI SCHULTE 3 Refund of overpaid interest Street indiress (including set no) 5 7201 W LAKE MEAD BLVD STESSO City, state and ZIP code LAS VEGAS, NV 89128-8364 Account mimber (see Instructions)

For Payer/Borrower
The information in boxes
1,7, and It important has
information and it being
luminated to the thiernal
flevenue Service. Byou are
required to this a return, a
pegineone penalty or other
sanction may be imposed
on you if the RS deformes
that an underpayment of
tax results because you
overstated a deduction for
this mortgage inferest or for
these posits or because you
did not report this return of
interest on your return.

Form 1098

PO BOX 6243

SIOUX FALLS -SD 57117-6243

(keep for your records)

CORRECTED (if checked)

* Caution: The emount shown

mount and the cost and value of

the secured property may apply. Also, you may only deduct interest to the extent it was incurred by

may not be fully deductible by you Limits based on the loan

Department of the Treasury - Internal Revenue Service

Annual Tax and Interest Statement

51

SEE REVERSE SIDE FOR ADDITIONAL INFORMATION

INTEREST INFORMATION GROSS INTEREST APPLIED NET INTEREST PARKSEE BOX 1)

REAL ESTATE TAX INFORMATION \$2,790,65

REAL ESTATE TAXES PAID

\$1,580.80

IMPORTANT MESSAGES

This 2012 Form 1098 contains information that will be reported to the internal Revenue Service, Principal Balance and Real Estate Tax amounts are for informational purposes only.

Refer to the back of this statement for other important messages and instructions. Please consult with your tax advisor or the loternal Revenue Service for any lax related questions.

Z78020170049530002

Instructions for Payer/Borrower

A person (including a financial institution, a governmental unit, and a cooperative housing corporation) who is engaged in a trade or business and, in the course of such trade or business, received from you at least \$600 of mortgage interest (including certain points) on any one mortgage in the calendar year must furnish this statement to you.

If you received this statement as the payer of record on a mortgage on which there are other borrowers, furnish each of the other borrowers with information about the proper distribution of amounts reported on this form. Each borrower is entitled to deduct only the amount he or she paid and points paid by the seller that represent his or her share of the amount allowable as a deduction. Each borrower may have to include in income a share of any amount reported in box 3.

If your mortgage payments were subsidized by a government agency, you may not be able to deduct the amount of the subsidy. See the instructions for Form 1040, Schedule A, C, or E for how to report the mortgage interest. Also, for more information, see Pub. 936, and Pub. 935.

Payer's/Borrower's Identification number. For your protection, this form may show only the last four digits of your social security number (SSN), individual taxpayer identification number (TIN), or adoption taxpayer identification number (ATIN). However, the issuer has reported your complete identification number to the IRS, and, where applicable, to state and/or local governments.

Account number May show an account or other unique number the lender has assigned to distinguish your account.

Box 1. Shows the mortgage interest received by the recipient/lender during the year. This amount includes interest on any obligation secured by real property, including a home equity, line of credit, or credit card loan. This amount does not include points, government

subsidy payments, or seller payments on a "buy-down" mortgage. Such amounts are deductible by you only in certain circumstances. Caution: If you prepaid inferest in 2012 that accrued in full by January 15, 2013, this prepaid interest may be included in box 1. However, you cannot deduct the prepaid amount in 2012 even though it may be included in box 1. If you hold a mortgage credit certificate and can claim the mortgage interest credit, see form 8396. If the interest was paid on a mortgage, home equity, line of credit, or credit card loan secured by your personal residence, you may be subject to a deduction limitation.

Box 2. Not all points are reportable to you. Box 2 shows points you or the seller paid this year for the purchase of your principal residence that are required to be reported to you. Generally, these points are fully deductible in the year paid, but you must subtract seller-paid points from the basis of your residence. Other points not reported in box 2 may also be deductible. See Pub. 936 to figure the amount you can deduct.

Box 3. Do not deduct this amount. It is a refund (or credit) for overpayment(s) of interest you made in a prior year or years. If you itemized deductions in the year(s) you paid the interest, you may have to include part or all of the box 3 amount on the "Other Income" line of your 2012 Form 1040. No adjustment to your prior year(s) tax return(s) is necessary. For more information, see Pub. 936 and Itemized Deduction Recoveries in Pub. 525.

Box 4. The Interest recipient may use this box to give you other information, such as the address of the property that secures the debt, real estate taxes, or insurance paid from escrow.

^{**} Calls are randomly monitored and recorded to ensure quality service.

Account Information

Statement Date: 02/19/13

Property Address: 9500 ASPEN GLOW DR

LAS VEGAS NV 89134

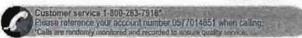
ACCOUNT NUMBER	51-7	ALC: NO PERSON NAMED IN COLUMN TO PERSON NAM
Type of Mortgage		GOVERNMENT FIXED
Principal Balance		\$88,326.84
Interest Rate		7.50000%
Interest Year to Date		\$0.00

REPRESENTATION OF PRINTED DOCUMENT

Page 1 of 1

CitiMortgage





00005643 BB 1OZ 050 SIS0079D AMI 8 050

LAS VEGAS NV 89128-8364

թյվիլուկարկիրում Որիլիիրութիկերի հինդի WILLIAM R SCHULTE MELANI SCHULTE 7201 W LAKE MEAD BLVD STE550

NWW.-NWW.-NWW.-NWW 265020500056420001

Account Activity PAYMENTS

MONTHLY RECEIVED PAYMENT AMOUNT 03/01/13 \$412.19 Principal \$469.22 Interest \$168,37 Escrow Total Amount \$1,049.78

As a convenience for accounts serviced in our Bankruptcy Department, the amount listed above represents only the payments due for the following month. There may be other payments or charges due that are not listed above. Those amounts may be included in your Chapter 13 Plan, if applicable.

Visit us at www.citimortgage.com!

Monthly Highlights

If you do not wish to receive future informational notices please contact the Bankruptcy Service Center.

THIS MORTGAGE ACCOUNT STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY. AS THIS DEBT MAY HAVE BEEN INCLUDED IN A BANKRUPTCY ACTION, OR MAY HAVE BEEN DISCHARGED. THIS IS NOT AN ATTEMPT TO COLLECT, RECOVER, OR OFFSET THE MORTGAGE INDEBTEDNESS AGAINST YOU PERSONALLY, IF YOU ARE REPRESENTED BY AN ATTORNEY, PROVIDE A COPY OF THIS STATEMENT TO YOUR ATTORNEY AND CHAPTER 13 TRUSTEE, IF APPLICABLE.

CITIMORTGAGE RESERVES THE RIGHT TO SUPPRESS ACCESS TO THE MORTGAGE WEBSITE.

On 02/12/13, \$397.05 was paid for County Tax.

Detach and return the bottom portion with payment. Retain the top portion for your records. Account Number: Due Date: Total Amount: WILLIAM R SCHULTE 03/01/13 \$1,049.78 Please designate how you want us to apply any additional funds. Undesignated funds first pay outstanding late charges and fees, then principal. Once paid, additional funds cannot be returned. Sea detail below Additional Principal; Please check box to indicate mailing address/phone number changes and enter on reverse side. \$ Include account number on check and make payable to: Additional Escrow: <u>Կիսիդիիիդիակիսիիիիինորինորինումորիկայի</u> CITIMORTGAGE, INC. PO BOX 689196 Additional Monthly Payment: **DES MOINES IA 50368-9196** Total Amount Enclosed

Please do not send cash. Please allow 7 to 10 days for postal delivery.

To ensure timely processing of your mortgage payment, please use the enclosed envelope and coupon. Do not include account inquiries with your payment.

CITI 4815 0283

		Pay today or complete the f	form below.
	off my Checking Account (Attach a vi off my Savings Account (Attach a de		Account 8
Financial Institution Account #		4 You may t	choose to have your payment deducted on your due date or up to 15 r the payment due date.
2 Financial Institution			Circles Due Date Iday 2day 3day 4day 5day 6day 7day 8day
244		conthly Fam (Circle) 9day 10day 15day 12day 13day 14day 15day	
Financial Institution Address	Annual Control of the	139000	Delanford Dat Month (Political) #
Signature of Financial Institu	sion Account Holder		Il Principal Per Month (Optional) 5
Date Please complete/slop thi	s form and return it along wit		CitiMortgage, Inc., PO Box 6279, Sloux Falls, SD 57117
	PLEASE DO	NOT RETURN WITH YOUR MONTHL	Y STATEMENT.
*utherized to debit your account or 6 months. The monthly extremetic de	of they acceive a written terter, signed by yo thit will continue if you reference with your or	ng 4 days prior to the cancellation date. Childrengage enting Cillidortpage Children, lender unless you notify	bids modify increase resort. Intelligently increase years the understand that the field amount may vary than action of least to deep prior to any change in the debt amount. Cillifortings is one campol this Agreement at the pition or if 2 or more tank returns are received in us to discontinue the service.
		ormation To Help Us Se	
Contact Information	n		Mortgage Options
*Calls are sandomly monitored and	Please be sure to write your acc	punt number on your correspondence.	1-800-MORTGAGE (667-8424)
recorded to ensure quality service.	Regular Payments CitiMortgage, Inc.	Tex Bills CitiMortgage, Inc.	Call 1-800-MORTGAGE today for all your refinancing or ne
Customer Service 1-800-283-7918*	PO Box 689196	PO Box 23589	nome to needs, or visit www.citimortgage.com for mor information regarding Citibank mortgage products. We'r
Monday-Friday	Des Molnes, IA 50368-9196	Rochester, NY 14692	here to help you find the best mortgage solution!
7:00 a.m12:00 Midnight ET	Air Express Payments	Air Express Correspondence	
Saturday 8:00 a.m8:00 p.m. ET	GitiMortgage, Inc. 4740 121st St.	CitiMortgage, Inc. 1470D Citicorp Drive, MC 0251	
Sunday	Urbandale, IA 50323-2402	Hagerstown, MD 21742	
10:00 a.m.=10:00 p.m. ET	Credit Bureau Disputes/	Property Insurance	Payment Information
TTY Services: Dial 711 from the U.S.:	Account Inquiries	Correspondence	E-Z Pay: Your mortgage payments can be withdraw automatically from your bank.
Dial 1-866-280-2050	ClifMortgage, Inc. PO Box 6243	CitiMartgage, Inc. PO Box 7706	Phone Payments: Call 1-800-283-7918* to authorize
from Puerto Rica Collections	Sloux Falls, SD 57117-6243	Springfield, 0H 45501 1-800-442-8774	immediate payment using funds directly from your checkin account for a nominal fee. For greater convenience, phor payments can be made through our automated system.
1-800-723-7906*	Insurance Cinim Center CitiMortgage, Inc.		Payoff: To request a payoff statement showing the lot
Monday-Friday	PO Box 8855 Springfield, ON 45501-8855		emount due and instructions for remitting the payoff fun- please call 1-800-283-7918*.
8:00 a.m12:00 Midnight ET Saturday-Sunday	1866-844-2198		When you provide a check, you authorize us to use informatic
8:00 a.m8:00 p.m. ET			from your check to make a one-time electronic fund transf
Customer Service			from your account or to process the payment as a cher transaction, if we use your check to make an electronic fur transfer, funds may be withdrawn from your account as soo
By calling 1-800-283-7918*, for documents, and initial	e transactions by using your	scount information, make requests Mortgage Account Number. This available during and outside normal	as the same day we receive your payment, and you will need your check back from your financial institution.
For Residential Customers C REGARDING THE SERVICING C ATTN: CUSTOMER RESEARCH	I TEAM, PO BOX 10002, HAGER	A A "OUALIFIED WRITTEN REQUEST" THIS ADDRESS: CITIMORTGAGE, INC., STOWN, MD 21749-0002. A "qualified on a payment coupon or statement.	
which includes your name, acc	count number and the reason(s) for	or the request	
CREDIT REPORTING ACT	(FCRA), WE WILL INVESTIGA	TTO 6 623 (a) (B) (D) OF THE FAIR- ATE A DIRECT DISPUTE ONLY IF T THE ADDRESS SHOWN IN THE	
YOU SEND A DISPUTE N ADDRESSES SECTION.	DTICE IN WRITING TO US A	THE ADDRESS SHOWN IN THE	
CONTRACTOR OF STREET			
>	Anna con a contra de la contra d		
62012 Citablorigage, Inc. Ci	Mortgage, Inc. does business as Citio brough Dibbank, NA, equal housing	orp Morsgage In NM. Citilifortigage, Inc. is an election. Citi. Arc Design and Citi and Arc Design	equal hoosing lenden Fixed Rate Home Equity Lowns and Home Equity Lin on are registered service marks of Citigroup list.
KOD		THE RESERVE AND ADDRESS OF THE PARTY OF THE	
	Addr	ess & Phone Number C	hanges
la check box on reverse. Ple	The state of the s	A CONTRACTOR OF THE PARTY OF TH	
ME		-	
LAST NAME			
LAST NAME	NE ZP		
LAST NAME LING ADORESS STA	WWORK PHONE		

ON BES I

HAVE YOU TRANSFERRED OWNERSHIP OF YOUR PROPERTY?

Account Information

Statement Date: 03/19/13

Date Principal

Interest Escrow

Total Amount

Property Address: 9500 ASPEN GLOW DR

LAS VEGAS NV 89134

ACCOUNT NUMBER	17
Type of Mortgage	GOVERNMENT FIXED
Principal Balance	\$88,326,84
Interest Rate	7.50000%
Interest Year to Date	\$0.00

Account Activity

As a convenience for accounts serviced in our Bankruptcy Department, the amount listed above represents only the payments due for the following month. There may

be other payments or charges due that are not listed above. Those amounts may

be included in your Chapter 13 Plan, if applicable.

PAYMENTS

RECEIVED

REPRESENTATION OF PRINTED DOCUMENT

Page 1 of 2

CitiMortgage





00005282 BB 1OZ 078 SIS0079D AM1 8 078

հԱլիդիկինյինչիրդրկնկնելինկին_ինիկնիկն WILLIAM R SCHULTE



MELANI SCHULTE 7201 W LAKE MEAD BLVD STE550 LAS VEGAS NV 89128-8364

MONTHLY

04/01/13

\$414.76 \$466.65

\$168,37

\$1.049.78

PAYMENT AMOUNT

Visit us at www.citlmortgage.com!

Monthly Highlights

If you do not wish to receive future informational notices please contact the Bankruptcy

THIS MORTGAGE ACCOUNT STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY, AS THIS DEBT MAY HAVE BEEN INCLUDED IN A BANKRUPTCY ACTION, OR MAY HAVE BEEN DISCHARGED. THIS IS NOT AN ATTEMPT TO COLLECT, RECOVER, OR OFFSET THE MORTGAGE INDEBTEDNESS AGAINST YOU PERSONALLY. IF YOU ARE REPRESENTED BY AN ATTORNEY, PROVIDE A COPY OF THIS STATEMENT TO YOUR ATTORNEY AND CHAPTER 13 TRUSTEE, IF APPLICABLE.

CITIMORTGAGE RESERVES THE RIGHT TO SUPPRESS ACCESS TO THE MORTGAGE WEBSITE.

NNN-NNNY-NNNN-NNNN 265020780052810001

CMLSSBK-1011

Detach and return the bottom portion with payment, Retain the top portion for your records Account Number: Due Date: Total Amount: WILLIAM R SCHULTE 04/01/13 \$1,049.78 See detail below Please designate how you want us to apply any additional funds. Undesignated funds first pay outstanding late charges and fees, then principal. Once paid, additional funds cannot be returned. Additional Principal: Please check box to indicate mailing address/phone number changes and enter on reverse side \$ include account number on check and make payable to: Additional Escrow: րկիլիների այդանության արևանի այդանի այդանի այդանում \$ CITIMORTGAGE, INC. PO BOX 689196 Additional Monthly Payment **DES MOINES IA 50368-9196** Total Amount Enclosed

Please do not send cash. Please allow 7 to 10 days for postal delivery.

To ensure timely processing of your mortgage payment, please use the enclosed envelope and coupon. Do not include account inquiries with your payment.

		ay Authorization Ag	
		Pay today or complete th	e form below.
	it my Checking Account (Attach a vi it my Savinus Account (Attach a dec		age Account B
Financial Institution Account #	The second secon	4 Your	ay choose to have your payment deducted on your die date or up to 15
			etter the payment due date. et (Circle) Due Date May 2dey 3dey 4day 5dey 6dey 7dey, 8dey
Financial Institution		TOTAL CONTRACTOR OF THE PROPERTY OF THE PROPER	O Monthly Feet (Circle) Sidey 10day 15day 12day 13day 14day 15day
Financial Institution Address			State front on Land College April (April (Ap
Signature of Financial Institu	tion Account Halder		lonal Principal Per Month (Optional) \$
Date			land Exeruw Per Month (Optional) S
	PLEASE DO I	OT RETURN WITH YOUR MONT	
		ormation To Help Us	
ontact Information	- CONTRACTOR CONTRACTOR CONTRACTOR	THE RESERVE THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TRANSPORT NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS NAM	Mortgage Options
alls are randomly monitored and	The second second second	ount number on your correspondence	
conded to ensure quality service.	Regular Payments	Tex Bills	Call 1-BOO-MORTGAGE today for all your refinancing or ne-
ustomer Service -800-283-7918*	CitiMorkgage, Inc. PO Box 689196 Des Molnes, IA 50368-9196	CitiMortgage, Inc. PO Box 23689 Rochester, NY 14692	hume loan needs, or visit www.citimortgage.com for mor information regarding Citibank mortgage products. We'r here to help you find the best mortgage solution!
onday-Friday OO a.m12:00 Midnight ET	All Property Benevata		
aturday	Air Express Payments CitiMortgage, Inc.	Air Express Correspondence CitiMortgage, Inc.	
00 a.m8:00 p.m. ET	4740 121st St. Urbandale, IA 50323-2402	14700 Citicorp Drive, MC 0251 Hagerstown, MD 21742	
anday 200 a.m10:00 p.m. ET	G Dalitating IN DOGLES 2402	ringerstomic mo 20142	Payment Information
TY Services: at 70 from the U.S.;	Credit Bureeu Disputes/ Account Inquiries CitiMortgage, inc.	Property Insurance Correspondence CitiMortgage, Inc.	E-Z Pey: Your mortgage payments can be withdraw automatically from your bank.
el 1-866-280-2050 om Puerto Rico	PO Box 6243 Sioux Falls, SD 57117-6243	PO Box 7706 Springfield, OH 45501 1-800-442-8774	Phone Payments: Call 1500-253-7816* to authorize immediate payment using funds-directly from your checkin account for a nominal fee. For greater convenience, phone
ollections -600-723-7906* andsy-Friday	Insurance Claim Center CliMortgage, Inc. PO Box 5855 Springfield, OH 45501-8855		payments can be made through our automated system. Pwyoff: To request a payoff statement showing the tot amount due and instructions for remitting the payoff func-
:00 a.m12:00 Midnight ET aturday:Sunday :00 a.m8:00 p.m. ET	1866-844-2198		please call 1-800-283-7918*. When you provide a check, you authorize us to use informatio from your check to make a one-time electronic fund transfe
Customer Service			from your account or to process the payment as a chest transaction, if we use your check to make an electronic fun transfer, funds may be withdrawn from your account as soo
r documents, and initiate	transactions by using your	count information, make reque Mortgage Account Number. To available during and outside norm	III
or Residential Customers of EGARDING THE SERVICING OF TIN: CUSTOMER RESEARCH ritten request" is written co	FYOUR LOAN MUST BESENT TO TEAM, PO BOX TOOCZ, HAGER	A A "QUALIFIED WRITTEN REQUES ITHIS ADDRESS: CITIMORTGAGE, IN STOWN, MD 27749-0002. A "qualiful on a payment coupon or statement the request."	C., ed
RECT CREDIT BUREAU E	ISPUTE NOTICE: PURSUANT	TO 9 623 (a) (B) (D) OF THE FA ATE A DIRECT DISPUTE ONLY I THE ADDRESS SHOWN IN TO	IR IF
C2012 Citaliant gage, Inc. Cit	Mortgage, Inc., does business as Citic Drough Ottbank, NA, equal housing	orp Mortgage in NM. CitiMortgage, Inc. is lander, Citi. Are Design and Citi and Are I	an equal housing lender. Fixed Rate Home Equity Loans and Home Equity Line resign are togethered service roants of Oligroup Inc.
	Kalde	ess & Phone Number	Changes
CONTRACTOR VALUE OF			A VIII COLOUES
check box on reverse. Plea	The state of the s	133 a I florie Hamber	

NEW WALLING ACCORESS SITY STATE ZIP. NEW HOME PHONE NEW WORK PHONE ADDRIPDATE E MAIL ADDRESS Dives | Ho HAVE YOU TRANSFERRED OWNERSHIP OF YOUR PROPERTY?

FACTS

WHAT DOES CIT! DO WITH YOUR PERSONAL INFORMATION?

Page 2 of 2



Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to ilmit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product of service you have with us. This information can include:

- Social Security number and income
- account balances and employment information
- credit history and transaction history

How?

All financial companies need to share customers' personal information to run their everyday business: In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Citi chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Citi share?	Can you limit sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	YES	МО
For our marketing purposes — to offer our products and services to you	YES	NO
For joint marketing with other financial companies	YES	NO
For our affiliates' everyday business purposes — information about your transactions and experiences	YES	NO
For our affiliates' everyday business purposes — information about your creditworthiness	YES	YES
For nonaffiliates to market to you	YES	YES

To limit our sharing

. Mail the form below.

Please note:

If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us any time to limit our sharing.

Questians?

Call toll free 1-800-283-7918

Mail-in Fo	Mark any/all you want to limit:	
	Do not share information about my cre business purposes.	editworthiness with your affiliates for their everyday with nonaffiliates to market their products and services
	Name	Mail to:
1 4 7	Address	Citibank Service Center
		Mail Stop CMP PO Box 769022
	City, State, Zip	San Antonio, TX 78245-9022
	Account #	

NNNN-NNNY-NNNN-NNNN 265020780652810002

CMI-PVCY-0112

Page 2	
Who we are	
Who is providing this notice?	This notice is provided by Citibank N.A. and CitiMortgage, Inc. CitiMortgage provides servicing on behalf of Citi affiliates, including Citibank N.A. and Citigroup Global Markets Realty Corp.
What we go	。 以此分别的变形。 第四次的一次的第三人称单数的一次的一个一个一个一个一个一个一个一个一个一个一个一个一个一个一个一个一个一个
How does Citi protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Citi collect my personal information?	We collect your personal information, for example, when you provide account information or give us your contact information provide employment information or apply for a loan give us your income information
	We also collect your personal information from others, such as credit bureaus, affiliates, o other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only sharing for affiliates' everyday business purposes - information about your creditworthines: affiliates from using your information to market to you sharing for nonaffiliates to market to you
	State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. - Dur affiliates include companies with a Citi name; financial companies such as Citigroup Global Markets, Inc., and Banamex USA.
Nonaffillates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. Nonaffillates we share with can include companies engaged in direct marketing and the selling of consumer products and services.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products and services to you.

Other important information

For Vermont Residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by Vermont law, such as to process your transactions or to maintain your account. In addition, we will not share information about your creditworthiness with our affiliates except with your authorization.

For California Residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by California law, such as to process your transactions or to maintain your account.

Account Information

Statement Date: 04/17/13

Property Address: 9500 ASPEN GLOW DR

LAS VEGAS NV 89134

ACCOUNT NUMBER

Type of Mortgage **GOVERNMENT FIXED** Principal Balance \$91,200.59 Interest Rate 7.50000% Interest Year to Date \$0.00

Account Activity

	PAYMENTS	PAYMENT AMOUNT
Date		05/01/13
Principal		\$417.35
Interest		\$464.06
Escrow		\$168.37
Total Amount		\$1,049.78

As a convenience for accounts serviced in our Bankruptcy Department, the amount listed above represents only the payments due for the following month. There may be other payments or charges due that are not listed above. Those amounts may be included in your Chapter 13 Plan, if applicable.

REPRESENTATION OF PRINTED DOCUMENT

Page 1 of 1

CitiMortgage



Customer service 1-800-283-7918* Please reference your account number 0577014851 when calling

00005411 BB 1OZ 107 SIS0079D AMI 8 107



WILLIAM R SCHULTE MELANI SCHULTE 7201 W LAKE MEAD BLVD STE550 LAS VEGAS NV 89128-8364

[[թյլիւրարթանիցիկիցիկիցիկիկթիրհինանթ]

Wisit be at www.citimortgage.com!

Monthly Highlights

If you do not wish to receive future informational notices please contact the Bankruptcy Service Center.

THIS MORTGAGE ACCOUNT STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY, AS THIS DEBT MAY HAVE BEEN INCLUDED IN A BANKRUPTCY ACTION, OR MAY HAVE BEEN DISCHARGED, THIS IS NOT AN ATTEMPT TO COLLECT, RECOVER, OR OFFSET THE MORTGAGE INDEBTEDNESS AGAINST YOU PERSONALLY, IF YOU ARE REPRESENTED BY AN ATTORNEY, PROVIDE A COPY OF THIS STATEMENT TO YOUR ATTORNEY AND CHAPTER 13 TRUSTEE, IF APPLICABLE.

CITIMORTGAGE RESERVES THE RIGHT TO SUPPRESS ACCESS TO THE MORTGAGE WEBSITE.

CMI-SSBIG1011

265021070054110001

Detach and return the bottom portion with payment. Retain the top portion for your records Account Number: Total Amount: Due Date: WILLIAM R SCHULTE 05/01/13 \$1,049.78 See detail below. Please designate how you want us to apply any additional funds. Undesignated funds first pay outstanding late charges and fees, then principal. Once paid, additional funds cannot be returned. Aridional Principal Please check box to indicate mailing address/phone number changes and enter on reverse side. include account number on check and make payable to: Additional Escrow: ||ՄոկգովՈՄթիկՈստիլիթիիկոցիևիերորՈրթիկունե \$ CITIMORTGAGE, INC. PO BOX 689196 Additional Monthly Payment: **DES MOINES IA 50368-9196** Total Amount Enclosed

Please do not send cash. Please allow 7 to 10 days for postal delivery.

To ensure firmly processing of your mortgage payment, please use the enclosed envelope and coupon. Do not include account inquiries with your payment.

517 0000104978 0000104978 0000104978

	-1-1-41		ay Authorization	This is the control of the control o
	ogin to citimortgage.com and register for E-Z Pay today or conceed one The manufacture of the control of the			te the form below. Morigage Account 8
Ī		At my Savings Account (Albach a de		You may choose to have your payment deducted on your due date or up to 15 days after the payment due date.
2	Financial Institution	Tallo line		No Fee (Circle) Due Date Islay 2day 3day 4day 5day 6day 7day 8day
				\$10.00 Monthly Fee (Circle) 9day 10day 15day 12day 13day 14day 15day
	Financial Institution Address			A LATRICIA NATIONAL PLANTS IN THE STATE OF
	Signature of Financial institu	tion Account Holder		Additional Principal Per Month (Optional) S Additional Excrow Per Month (Optional) S
		PLEASE DO I	NOT RETURN WITH YOUR	slip to: CHIMortgage, Inc., PO Box 6279, Sloux Falls, SD 57117
7				Us Serve You Better
Co	intact Information	1		Mortgage Options
	Ps are candomly monitored and	Please be suite to write your acc	ount number on your correspo	ndence 1-800-MORTGAGE (667-8424)
L-I	anded to ensure quality service. storner Service 800-283-7918* Inday-Friday 0 a.m1200 Midnight ET	Regular Payments ChiMortgage, Inc. PO Box 689196 Des Molnes, IA 50368-9196	Tex Bills CitiMortgage, Inc. PO Box 23699' Rochester, NY 14692	Call T-BOO-MORTGAGE today for all your refinancing or near home toan needs, or visit wavedtimortgage.com for more information regarding Citibank mortgage products. We're here to help you find the best mortgage solution!
Sat 8:0	orday O a.m8:00 p.m. ET	Air Express Payments CitiMortgage, Inc. 4740 121st St.	Air Express Correspond CitiMortgage, Inc. 14700 Citicorp Drive, MC	
77.000	nday 00 a.m.=10:00 p.m. ET	Urbandale, IA 50323-2402	Hagerstown, MD 21742	Payment Information
	Y Services:	Credit Bureau Disputes/	Property Insurance	
1000	170 from the U.S.:	Account Ingolnes CitiNortgage, Inc.	CitiMortgage, Inc.	E-Z Pay: Your mortgage payments can be withdrawn automatically from your bank.
1.300	11-866-280-2050 m Puerto Rico	PO Box 6243 Sioux Falls, SD 57117-6243	PO Box 7706 Springfield, OH 45501	Phone Payments: Call 1-600-283-7918* to authorize immediate payment using funds-directly from your checking
Col	lections	Insurance Claim Center	1-800-442-8774	account for a nominal fee. For greater convenience, phone payments can be made through our automated system.
	800-723-7906*	CitiMortgage, Inc.		Payoff: To request a payoff statement showing the total
	nday-Friday	PO 80x 8855 Springfield, OH 45501-8855		amount due and instructions for remitting the payoff funds please call 1-800-283-7918*.
	10 am-1200 Midnight ET	1-866-844-2198		When you provide a check, you authorize us to use information
	lurday Sunday 00 a.m8:00 p.m. ET			from your check to make a one-time electronic fund transfer
C	stomer Service			from your account or to process the payment as a check transaction. If we use your check to make an electronic fund transfer, funds may be withdrawn from your account as soon
For REAL WITH WHITE CR.	documents, and initial tomated system allows you siness hours. Residential Customers of GARDING THE SERVICING OF THE CUSTOMER RESEARCH titen request is written to includes your name, accepted the record of the Customer Research for includes your name, accepted the report of the Customer Research Customer Research Report Perporting Act The Customer Research Report Report of the Customer Research	you may access automated as transactions by using your a greater convenience by being point of the convenience by being the convenience by being the convenience of t	Mortgoge Account Numb available during and outside A. A "QUALIFIED WRITTEN RI THIS ADDRESS: CITIMORTOS, STOWN, MD 21749-0002. A " on a payment coupon or stor the request. TO § 623 (a) (8) (D) DF TI ATE A DISPET DISPUTE	en Tris normal TOUEST GE, INC., qualified stement.
CE LOOK	6202 Clabler (page Inc. Cit of Credit are made explable of Credit are made explable of the Credit are made explable of the Credit are made explanation.)	Addr	orp Mortgage in NM. Childretision Nation: Citi. Are Design and Citi ar CESS & Phone Num	tine, is an equal housing lender. Fixed this Home Equity Loans and Home Equity Lines of Arc Design are registered service marks of Originals list. There Changes
NAME				
N.	LASTNAME			
	S ADDRESS			
AND THE	of Children of	TE DP		
MAILINE	57A			
	37A			
		VWORK PHONE		

☐ YES ☐ NO

HAVE YOU TRANSFERRED OWNERSHIP OF YOUR PROPERTY?

Date

Principal

Interest

Escrow

Total Amount

Account Information

Statement Date: 05/17/13

Property Address: 9500 ASPEN GLOW DR

LAS VEGAS NV 89134

ACCOUNT NUMBER:	11-7
Type of Mortgage	GOVERNMENT FIXED
Principal Balance	\$91,200.59
Interest Rate	7.50000%
Interest Year to Date	\$0.00

Account Activity

As a convenience for accounts serviced in our Bankruptcy Department, the amount listed above represents only the payments due for the following month. There may

be other payments or charges due that are not listed above. Those amounts may

be included in your Chapter 13 Plan, if applicable.

CITIMORTGAGE, INC. PO BOX 689196

DES MOINES IA 50368-9196

PAYMENTS RECEIVED

REPRESENTATION OF PRINTED DOCUMENT

Page 1 of 1

CitiMortgage



Customer service 1-800-283-7918* Please reference your account number 0577014851 when calling

00005931 BB 1OZ 137 SIS0079D AM1 8 137

լՈլել||ՈՈլի||ԱլլեիՈւլիա|||լեիթեյյի||-լի|| WILLIAM R SCHULTE MELANI SCHULTE 7201 W LAKE MEAD BLVD STE550 LAS VEGAS NV 89128-8364



265021370059300001

Visit us at www.citlmortgage.com

MONTHLY

06/01/13

\$419.96

\$461.45

\$168.37

\$1,049.78

PAYMENT AMOUNT

Monthly Highlights

If you do not wish to receive future informational notices please contact the Bankruptcy Service Center.

THIS MORTGAGE ACCOUNT STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY, AS THIS DEBT MAY HAVE BEEN INCLUDED IN A BANKRUPTCY ACTION, OR MAY HAVE BEEN DISCHARGED. THIS IS NOT AN ATTEMPT TO COLLECT, RECOVER, OR OFFSET THE MORTGAGE INDEBTEDNESS AGAINST YOU PERSONALLY. IF YOU ARE REPRESENTED BY AN ATTORNEY, PROVIDE A COPY OF THIS STATEMENT TO YOUR ATTORNEY AND CHAPTER 13 TRUSTEE, IF APPLICABLE.

CITIMORTGAGE RESERVES THE RIGHT TO SUPPRESS ACCESS TO THE MORTGAGE WEBSITE.

CMI-SSBK-1015

Detach and return the bottom portion with payment. Retain the top portion for your records Account Number: Dive Date: Total Amount: WILLIAM R SCHULTE 06/01/13 \$1,049.78 See detail below Please designate how you want us to apply any additional funds. Undesignated funds first pay outstanding late charges and fees, then principal. Once paid, additional funds cannot be returned. Additional Principal: Please check box to indicate mailing address/phone number changes and enter on reverse side. include account number on check and make payable to: Additional Escrow: վենա|||βնեներդիգնիկիլոյիոնվեննկութ||թռիկ| \$

Please do not send cash. Please allow 7 to 10 days for postal delivery.

To ensure limely processing of your mortgage payment, please use the enclosed envelope and coupon. Do not include account inquiries with your payment.

Additional Monthly Payment:

Total Amount Enclosed

1517 0000104978 0000104978 0000104978

<u></u>	E-Z P	ay Authorization Agre	ement
	.com and register for E-Z	Pay today or complete the	
	bit my Checking Account (Attach a vo		e Account 8
Financial Institution Account 8	bit my Savings Account (Altach e dep I to be decided	4 You may	choose to have your payment deducted on your due dete or up to 15
2			or the payment due date.
Financial Institution		-10.00	Klitchei Due Date Iday 2day 3day 4day 5day 6day 7day 8day Monthly Fee (Circle) 9day 10day 11day 12day 13day 14day 15day
Financial imittumon Address		&WWO]	manufactured and one) may med most loost 15034
Signature of Financia Institu	illion Account Holder	Addition	at Principal Per Honth (Optional) S
Date	THE STANDARD CONTRACTOR OF THE STANDARD CONTRACT		al Escrow Per Month (Optional) \$
	PLEASE DO N	CONTINUE OF WITH YOUR MONTH!	
/		rmation To Help Us S	
Contact Informatio	n		Mortgage Options
*Calls are randomly more breat and		ount number on your correspondence.	1-800-MORTGAGE (667-8424)
recorded to ensure quality service.	Regular Payments	Tex Blis	Call 1-800-MORTGAGE today for all your refinancing or new
Customer Service	CitiMorigage, Inc. PO Box 689196	CitiMortgage, Inc. PO 8ex 23689	home loan needs, or visit www.climprtgage.com for more information regarding Citibank mortgage products. We're
1-800-281-7918*	PO Box 689196 Des Maines, IA 50368-9196	Rochester, NY 14692	information regarding Citibank mortgage products. We're here to help you find the best mortgage solution!
Monday-Friday 7:00 a.m12:00 Midnight ET	MARINE TENEDOS POR CONTRACTOR DE LA CONT		and the same of th
Saturday	Air Express Payments CHIMortgage, Inc.	Air Express Gorrespondence Cit/Mortgage, Inc.	
8:00 a.m8:00 p.m. ET	4740 121st St.	14700 Cilicorp Drive, MC 0251	
Sunday	Lirbandale, IA 50323-240Z	Hagerstown, MD 21742	Daymant Information
10:00 a.m10:00 p.m. ET	Credit Bureau Disputes/	Property Insurance	Payment Information
Dial 7tl from the U.S.:	Account Inquiries ClifMortgage, Inc.	CitiMortgage, Inc.	E-Z Pay: Your mortgage payments can be withdrawn automatically from your bank.
Dial 1-866-280-2050	PO Box 6243	PO Box 7706	Phone Payments: Call 1-800-283-7918* in authorize
from Puerto Rico	Sloux Falls, SD 57117-6243	Springfield, 0H 45501 1-800-442-8774	immediate payment using funds-directly from your checking
Collections	Insurance Claim Center	1000 442 07.14	account for a nominal liee. For greater convenience, phone payments can be made through our automated system.
1-800-723-7906*	CitiMortgage, Inc.		Payoff: To request a payoff statement showing the total
Monday-Folday	PO Box 8855 Springfield, OH 4550)-8855		amount due and instructions for remitting the payoff funds please call 1-800-283-7918*.
6.00 am12:00 Midnight ET Saturday Sunday	1-865-844-2198		When you provide a check, you authorize us to use information
8:00 a.m8:00 p.m. ET			from your check to make a one-time electronic fund transfer
			from your account or to process the payment as a check transaction. If we use your check to make an electronic fund
Customer Service			transfer, funds may be withdrawn from your account as soon
for documents, and initial	e transactions by using your	ccount information, make requests Mortgage Account Number. This available during and outside normal	PARTITION AT ANY AT ARREST HAVE BEEN AND A SAME TRANSPORT OF THE PARTITION
REGARDING THE SERVICING OF ATTN: CUSTOMER RESEARCH Written request is written or	OF YOUR LOAN MUST BE SENT TO H TEAM, PO BOX 10002, HAGERS OTTESOONDERIOR, other than notice	A A "OUALIFIED WRITTEN REDUEST" THIS ADDRESS: CITINDRIGAGE, INC., STOWN, MD 27/49-0002. A "qualified on a payment coupon or statement.	
which includes your name, acc	count number and the reason(s) to	or the request.	
CREDIT REPORTING ACT	(FCRA), WE WILL INVESTIGA	TO 6 623 (a) (8) (D) OF THE FAIR	
YOU SEND A DISPUTE N	OTICE IN WRITING TO US AT	THE ADDRESS SHOWN IN THE	
ADDRESSES SECTION.			
CODE Childrigage Inc. Co	Elifortgage, Inc. does business es Citico	rp Morigage in NM. Childoripage, Inc. is an	equal housing lender. Fixed Rate Horne Equity Lours and Horne Equity Lines
DEADER OF CIVILITIES THE SERVICE OF SHADE	e through Dilbank, NA, equil housing is	ender Oil, Are Design and Oil and Are Desi	ignere registerest service marks of Offgroup Inc.
name parameter.			
	Addre	ess & Phone Number C	hanges
s to oback box on reverse. Pla		ess & Phone Number (hanges
		ess & Phone Number (hanges
		ess & Phone Number (hanges
		ess & Phone Number (hanges
LAST NAME		ess & Phone Number (changes
e to check box on reverse. Pla IAME LAST NAME ALING ADDRESS	sse priat.	ess & Phone Number (Changes
LAST NAME ALING ADDRESS STA	sse prist.	ess & Phone Number (hanges
LAST NAME ALING ADDRESS STA	are 200	ess & Phone Number (hanges

HAVE YOU TRANSFERRED OWNERSHIP OF YOUR PROPERTY? YES NO

Account Information

Statement Date: 06/18/13

Property Address: 9500 ASPEN GLOW DR

LAS VEGAS NV 89134

ACCOUNT NUMBER: 1-7 Type of Mortgage GOVERNMENT FIXED Principal Balance \$91,200.59

 Principal Balance
 \$91,200.59

 Interest Rate
 7.50000%

 Interest Year to Date
 \$0.00

PAYMENTS MONTHLY PAYMENTS MONTHLY RECEIVED PAYMENT AMOUNT 07/01/13

 Principal
 \$422.59

 Interest
 \$458.82

 Escrow
 \$168.37

 Total Amount
 \$1,049.78

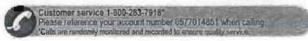
As a convenience for accounts serviced in our Bankruptcy Department, the amount listed above represents only the payments due for the following month. There may be other payments or charges due that are not listed above. Those amounts may be included in your Chapter 13 Plan, if applicable.

REPRESENTATION OF PRINTED DOCUMENT

Page 1 of 1

CitiMortgage





00005330 BB 10Z 169 SES0079D AM1 8 169

սիկիսաթիկարգերկարեկիրոկեիկիրեւ

005329

WILLIAM R SCHULTE MELANI SCHULTE 7201 W LAKE MEAD BLVD STE550 LAS VEGAS NV 89128-8364

Visit us at www.cittmortgage.com!

Monthly Highlights

If you do not wish to receive future informational notices please contact the Bankruptcy Service Center.

THIS MORTGAGE ACCOUNT STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY, AS THIS DEBT MAY HAVE BEEN INCLUDED IN A BANKRUPTCY ACTION, OR MAY HAVE BEEN DISCHARGED. THIS IS NOT AN ATTEMPT TO COLLECT, RECOVER, OR OFFSET THE MORTGAGE INDEBTEDNESS AGAINST YOU PERSONALLY. IF YOU ARE REPRESENTED BY AN ATTORNEY, PROVIDE A COPY OF THIS STATEMENT TO YOUR ATTORNEY AND CHAPTER 13 TRUSTEE, IF APPLICABLE.

CITIMORTGAGE RESERVES THE RIGHT TO SUPPRESS ACCESS TO THE MORTGAGE WEBSITE.

On 06/18/13, \$430.00 was paid for Hazard Insurance.

CMI-SSBK-1011

265021690053290001

Detach and return the bottom portion with payment. Retain the top portion for your records. Account Number: Due Date: Total Amount: WILLIAM R SCHULTE 07/01/13 \$1,049.78 See detail below. Please designate how you want us to apply any additional funds. Undesignated funds first pay outstanding late charges and fees, then principal. Once paid, additional funds cannot be returned. Additional Principal: Please check box to indicate mailing address/phone number changes and enter on reverse side. \$ Include account number on check and make payable to: Additional Escrow: իկովիդիդիկիկիիկոնենկիրդիկոիիրդի \$ CITIMORTGAGE, INC. PO BOX 689196 Additional Monthly Payment: **DES MOINES IA 50368-9196 Total Amount Enclosed**

Please do not send cash. Please allow 7 to 10 days for postal delivery.

To ensure timely processing of your mortgage payment, please use the enclosed envelope and coupon. Do not include account inquiries with your payment.

1	Check One: Please debit my Checking Account (Attach a voided Please debit my Savings Account (Attach a deposit of	Land Appendix and
	Financial institution Account # to be debited	Jays after the payment due date.
7	Financial Institution	No.Feet Milliand Due Date tiday Stay Stay Stay Stay Stay Stay Stay St
	Financial Institution Address	\$10.00 Monthly Fee: (En. 16) Steel 10day 10day 12day 13day 14day 15day
	Signature of Financial Institution account Holder	Additional Principal Per Month (Optional) \$
	Out -	Additional Escrew Per Month (Optional) 5

by regiming above an one authorizing Chibertysses in. To independ only their not account designated above to the amount of man not in meeting account. You indeptional that the debt amount may care the following part of the Video part to an observation in the debt amount. Chibertyses will great only and realistic action of their part to an observation in the account of the part of the video part of the part to an observation of the part of the part to an observation of the part of t

Please be sure to write your occount number on your correspondence.

Monday-Friday 7:00 sm -12:00 Microght ET Safercay 8:00 sm -5:00 pm ET Suraby 10:00 sm -10:00 pm ET

Dial 78 from the U.S.; Dial 1-866-250-2050 from Puertu Rico

Collections 1-800-723-7906* Identity: Firstay 5:00 a.m.-12:00 Midnight ET Saturity: Sanday 8:00 a.m.-8:00 p.m. ET Regular Payments Childus (gage, Inc. PO Box 689196 Bes Momes, IA 50368-9196

Air Express Payments CatMustgage, Inc. 4740 123x St Unbandate IA 50323-3402

Credit Bureau Disputes/ Account Inquiries Ciliatortuage, Inc. PO Box 6243 Sigux Falls, SD 57117-6343

Insurance Claim Center CitiMortgage, Inc. PO Box 5855 Springheld, OH 45501-8855 1-865-844-2198* Tax Bills CitiMortgage Inc PO Box 23689 Rochester, NY 14692

Air Express Correspondence CiclMortgage In: 14700 Citicorp Drive, MC 0001 Haiperstown, MD 20742

Property Insurance Correspondence CitiAtortasge, Inc. PO Box 77/15 Surmatiela, CH 485C1 1-800-442-8774 Call 1-800-MORTGAGE today for all your refinencing or new home Joan Feeds, or visit www.cstimortgage.com for more information regarding Obbank mortgage products. We're here to help you find the best mortgage solutions.

E-Z Pay: Your mortgage payments can be withdrawn automatically from your back.

Phone Payments: Call 1-800-263-7918* to Juthorize immediate payment using hands directly from your checking account for a normal like. For greater construence, planie payments, can be made through nor automated system.

Payoff: To request a payoff statement showing the fotal amount due and instructions for remitting the payoff funds phase cell 1-800-263/79181.

When you provide a check, you authorize us to use information from your check to make a smertime effectionic fund frampler from your account or to process the payment as a check transpaction. If we use your check to make an electronic fund transfer, fonds may be without win from your account as seen as the same day we receive your payment, and you will not receive your payment, and you will not receive your payment, and you will not receive your payment.

By calling 1-600-293-7919*, you may access automated account information, make requests for devaments, and indicate transactions by using your Mortgage. Account Number: The automated system allows you greater convenience by being available during and outside normal business hours.

For Residential Customers Only: PURSUANT TO \$ 5.07 RESPA, A "QUALIFIED WRITTEN PEQUEST REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS 4DDRESS CITIMURTGAGE INC. ATTN. CUSTOMER RESEARCH TEAM PO BOX 10002 Magers StOWN MD 20147-0002 A "unabled written request" is written caregionalines, other than notice on a payment curpon or statement which includes your name, account number and the reasons) for the request.

DIRECT CREDIT BUREAU DISPUTE NOTICE: PURSUANT TO \$ 623 (a) (8) (D) OF THE FAIR CREDIT REPORTING ACT (FCRA), WE WILL INVESTIGATE A DIRECT DISPUTE ONLY IF YOU SEND A DISPUTE NOTICE IN WRITING TO US AT THE ADDRESS SHOWN IN THE ADDRESS SECTION.



ODES Collectuages has Collectuages in across includes on Citating Across and the Collectuages for its orientation of the Marie Collectuages and California and Facilities and Collectuages and Co

0

Account Information

Statement Date: 07/17/13

Property Address: 9500 ASPEN GLOW DR LAS VEGAS NV 89134

ACCOUNT NUMBER:

 Type of Mortgage
 GOVERNMENT FIXED

 Principal Balance
 \$88,326.84

 Interest Rate
 7.50000%

 Interest Year to Date
 \$0.00

1

Account Activity

	PAYMENTS	MONTHLY
	RECEIVED	PAYMENT AMOUNT
Date		08/01/13
Principal		\$425.23
Interest		\$456.18
Escrow		\$168.37
Total Amount		\$1,049.78

As a convenience for accounts serviced in our Bankruptcy Department, the amount listed above represents only the payments due for the following month. There may be other payments or charges due that are not listed above. Those amounts may be included in your Chapter 13 Plan, if applicable.

REPRESENTATION OF PRINTED DOCUMENT

Page 1 of 1

CitiMortgage





00005369 BB 1OZ 198 SIS0079D AMI # 198



պեդելիլելիերը) իրբերություն և հետության հետության և հ

MELANI SCHULTE 7201 W LAKE MEAD BLVD STE550 LAS VEGAS NV 89128-8364

NN-NNNY-NNN-NNI

Visit us at www.citimortgage.com!

(F

Monthly Highlights

If you do not wish to receive future informational notices please contact the Bankruptcy Service Center.

THIS MORTGAGE ACCOUNT STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY, AS THIS DEBT MAY HAVE BEEN INCLUDED IN A BANKRUPTCY ACTION, OR MAY HAVE BEEN DISCHARGED. THIS IS NOT AN ATTEMPT TO COLLECT, RECOVER, OR OFFSET THE MORTGAGE INDEBTEDNESS AGAINST YOU PERSONALLY. IF YOU ARE REPRESENTED BY AN ATTORNEY, PROVIDE A COPY OF THIS STATEMENT TO YOUR ATTORNEY AND CHAPTER 13 TRUSTEE, IF APPLICABLE.

CITIMORTGAGE RESERVES THE RIGHT TO SUPPRESS ACCESS TO THE MORTGAGE WEBSITE.

MISSBK-1011

Detach and return the bottom portion with payment. Retain the top portion for your records Account Number: Due Dete: Total Amount: WILLIAM R SCHULTE 08/01/13 \$1,049,78 See detail below Please designate how you want us to apply any additional funds. Undesignated funds first pay outstanding late charges and fees, then principal. Once paid, additional funds cannot be returned. Additional Principal: Please check box to indicate mailing address/phone number changes and enter on reverse side. \$ Include account number on check and make payable to: Additional Escrow: թթվուկը[[ին]ոլիդ]ՈՄբի[թովինՄբրթթՄլ][[ի \$ CITIMORTGAGE, INC. PO BOX 689196 Additional Monthly Payment: **DES MOINES IA 50368-9196** Total Amount Enclosed

Please do not send cash. Please allow 7 to 10 days for postal delivery.

To ensure timely processing of your mortgage payment, please use the enclosed envelope and coupon. Do not include account inquiries with your payment.

V	E-Z Pay Authori	zation Agreement	V
2	Login to citimortgage.com and register for E-Z Pay today or Check One: Please cook my Checking account (Attach a voided check) Phancial institution Financial institution Financial institution Account # to be debted: Signature of Financial institution Account Holder Date Please complete/sign this form and return it along with a voided check of PLEASE DO NOT RETURN WIT	Complete the form below. 3 Mortgage Account # 4 You may choose to have your payment deducted so your die date or up to 15 days after the payment due date. No. Petr. (Circle) Due Date 1day 2day 3day 4day 5day 6day 7day 8day \$10.00 Menthly Feet (Circle) 9day 10day 11day 12day 13day 15day 15day Additional Principal Per Month (Optional) \$ Additional Excrow Per Month (Optional) \$ or deposit slip to: CitiMortgage, Inc., PO Box 6279, Sloux Falls, SD 57117 TH YOUR MONTHLY STATEMENT.	
2	By Spiring above you are authorizing DEMestages, br., to automitically debit your account designated at the forchinger in Start monthly prevent less, free, more change, administrate and more present collections authorized in debit your account until they ferme a written index agreed by you is dept place for the can 6 months, the monthly automatic debit and continue if you refinance with your besting a lithorizage lends	r uniess you notify us to discurtinu r De sentce.	-2
M		Help Us Serve You Better	
	ontact information	Martanas Ontions	

Customer Service 1-800-283-7918*

Monday-Friday 7:00 a.m.-12:00 Midnight EY Saturday

8:00 a.m.-8:00 p.m. ET Sunday 10:00 am-10:00 p.m. ET

TTY Services: Diel 711 from the U.S.;

Dial 1-866-280-2050 from Puerto Rico

Collections 1-800-723-7906* Monday-Friday 8:00 am-12:00 Midnight ET Saturday-Sunday 8.00 am,-8.00 p.m. ET

Please be sure to write your account number on your correspondence.

Regular Payments CitiMortgaga, Inc. PO Box 689196 Des Moines, IA 50368-9196

Air Express Payments CitiMortgage, Inc. 4740 121st St. Urbandale, IA 50323-2402

Credit Bureau Disputes/ Account Inquiries CitiMortgage, Inc. PO Box 5243 Sioux Falls, SD 57117-62A3

Insurance Claim Center CitiMortgage, Inc. PO Box 8855 Springfield, OH 45501-8855 1866-844-21981

Tax Bills CitiMortgage, Inc. PO Box 23689 Rochester, NY 14692

Air Express Correspondence CitiMortgage, Inc. 14700 Citicorp Drive, MC 0251 Hagerstown, MD 21742

Property Insurance Correspondence CitiMortgage, Inc. PO Box 7706 Springfield, OH 45501 1-800-442-8774*

Mortgage Options

1-800-MORTGAGE (667-8424)*

Call 1-800-MORTGAGE today for all your refinancing or new home loan recess, or visit www.citinurtuage.com for more information regarding Chibanis mortgage products. We're here to help you find the best mortgage solution!

Payment Information

E-Z Pay: Your mortgage payments can be withdrawn automatically from your bank.

Phone Payments: Call 1-800-283-7918* to authorize immediate payment using funds directly from your checking account for a nominal fee. For greater convenience, phone payments can be made through our automated system.

Payoff: To request a payoff statement showing the total amount due and instructions for remitting the payoff hands please call 1-800-283-7918*.

When you provide a check, you authorize us to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check fransaction. If we use your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

Customer Service

By calling 1-800-283-7918*, you may access automated account information, make requests for documents, and initiate transactions by using your Mortgage Account Number. This automated system allows you greater convenience by being available during and outside normal

For Residential Customers Only: PURSUANT TO 5 6 OF RESPA A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS CITINGRIGAGE, INC., ATTN: CUSTOMER RESEARCH TEAM, PO BOX 10002, HAGERSTOWN, MD 21747-0002. A "qualified written request" is written correspondence, other than notice on a payment cuspon or statement. which includes your name, account number and the reason(s) for the request.

DIRECT CREDIT BUREAU DISPUTE NOTICE: PURSUANT TO \$ 623 (8) (8) (0) OF THE FAIR CREDIT REPORTING ACT (FCRA), WE WILL INVESTIGATE A DIRECT DISPUTE ONLY IF YOU SEND A DISPUTE NOTICE IN WRITING TO US AT THE ADDRESS SHOWN IN THE ADDRESS SECTION.



#2012 Childrongage, loc, Custongage, inc. does business as Chicorp Mortgage in NM, CroMortgage, inc. is an equal housing lender, Fared his a Home Equity Loans and Home Equity Lines of Credit are made available befough Clibrark, NA, equal housing lender. Citi, Arc Design and Citi and Arc Design are registered service murks of Citigroup Inc.

		Add	ress & Phone Number C	hanges
e save to check box on r	aveces. Please post.			
ST NAME LAST NAME				
W MAILING ADDRESS				
TY	STATE	DF.		
W HOME PHONE	NEW WORK PH	CNE		
DEVENATE IS MAIL ADDRESS	ESG			

Account Information

Statement Date: 08/19/13

Property Address: 9500 ASPEN GLOW DR LAS VEGAS NV 89134

ACCOUNT NUMBER

Type of Mortgage	GOVERNMENT FIXED
Principal Balance	\$88,326.84
Interest Rate	7.50000%
Interest Year to Data	\$0,00

Account Activity

	PAYMENTS	MONTHLY PAYMENT AMOUNT
Date		09/01/13
Principal		\$427.89
Interest		\$453.52
Escrow		\$168.37
Total Amount		\$1,049.78

As a convenience for accounts serviced in our Bankruptcy Department, the amount listed above represents only the payments due for the following month. There may be other payments or charges due that are not listed above. Those amounts may be included in your Chapter 13 Plan, if applicable.

REPRESENTATION OF PRINTED DOCUMENT

Page 1 of 1

CitiMortgage





00005187 BB 1OZ 231 SIS0079D AM1 8 231

թւնյցվիակներիներիներիցովիցննիանինիներից

WILLIAM R SCHULTE MELANI SCHULTE 7201 W LAKE MEAD BLVD STE550 LAS VEGAS NV 89128-8364

NNNN-NNNY-NNNN-NNNN 265023310051860001

Visit us at www.citimortgage.com!

Monthly Highlights

If you do not wish to receive future informational notices please contact the Bankruptcy Service Center.

THIS MORTGAGE ACCOUNT STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY, AS THIS DEBT MAY HAVE BEEN INCLUDED IN A BANKRUPTCY ACTION, OR MAY HAVE BEEN DISCHARGED. THIS IS NOT AN ATTEMPT TO COLLECT, RECOVER, OR OFFSET THE MORTGAGE INDEBTEDNESS AGAINST YOU PERSONALLY. IF YOU ARE REPRESENTED BY AN ATTORNEY, PROVIDE A COPY OF THIS STATEMENT TO YOUR ATTORNEY AND CHAPTER 13 TRUSTEE, IF APPLICABLE.

CITIMORTGAGE RESERVES THE RIGHT TO SUPPRESS ACCESS TO THE MORTGAGE WEBSITE.

On 08/01/13, \$414.82 was paid for County Tax.

Detach and return the bottom port

Account Number: WILLIAM R SCHULTE

Please designate how you want us to apply any additional funds. Undesignated funds first pay outstanding late charges and fees, then principal. Once paid, additional funds cannot be returned.

Please check box to indicate mailing address/phone number changes and enter on reverse side. Include account number on check and make payable to:

դերքիլիվությ ||թգիկից|||եզիլնքինթեիկիթ|||

CITIMORTGAGE, INC. PO BOX 689196 **DES MOINES IA 50368-9196**

See detail below:	Due Date: 09/01/13	Total Amount: \$1,049.78
Additional Principal:	\$	
Additional Escrow:	\$	
	\$	
Additional Monthly Payment:	\$	e da o
Total Amount Enclosed	\$	

Please do not send cash. Please allow 7 to 10 days for postal delivery.

To ensure timely processing of your mortgage payment, please use the enclosed envelope and coupon. Do not include account inquiries with your payment.

517 0000104978 0000104978 0000104978

Marine Steel			ESENTATION OF PRINTED DOCUMENT
		ay Authorization Agre	
		Pay today or complete the	
	oit my Checking Account (Attach a vo	total stint	
Financial Institution Account # to be debited: 2 Financial Institution Financial Institution Address Signature of Financial Institution Account Holder		Tou may	choose to have your payment deducted on your due date or up to 15 or the payment due date.
			Circle Due Date 1day 2day 3day 4day 5day 6day 7day 8day
		\$10.00 N	tenthly Feet (Circle) 9dey 10day 11day 12day 13day 14day 15day
		Additiona	Il Principal Per Month (Optional) S
Date	Account Holper		al Escrow Per Month (Optional) \$
	PLEASE DO N	OT RETURN WITH YOUR MONTHL	
		rmation To Help Us Se	
Contact Informatio	n		Mortgage Options
Customer Service	Please be sure to write your acco	ount number on your correspondence.	1-800-MORTGAGE 1667-842-0*
1-500-283-7918*	Regular Payments	Tax Bills	Call 1-800-MORTGAGE today for all your refinancing or pu
Monday-friday 7:00 a.m12:00 Midnight ET	CitiMortgaga, Inc. PO Box 689196	CitiMortgage, Inc. PO Box 23689	home loan reeds, or visit www.citimortgage.com for mo information regarding Citibank mortgage products. We
Salurday	Des Moines, IA 50368-9196	Rochester, NY 14692	here to help you find the best mortgage solution!
8:00 a.m8:00 p.m. ET Sunday	Air Express Payments	Air Express Correspondence	
10:00 a.m10:00 p.m. ET	CitiMortgage, Inc. 4740 I2Ist SL	ChiMortgage, Inc. 14700 Citicorp Drive, MC 0257	
TTY Services:	Urbandale, IA 50323-2402.	Hagerstown, MD 21742	Downant Information
Dial 711 from the U.S.; Dial 1-866-280-2050	Credit Bureau Disputes/	Property Insurance	Payment Information
from Puerto Rico	Account Inquiries CitiMortgage, Inc.	CitiMortgage, Inc.	E-Z Pay: Your mortgage payments can be withdra automatically from your bank.
Collections	PO-Box 6243 Sioux Falls, SD 57117-6243	PO Box 7706 Springfield, OH 4550)	Phone Payments: Call 1800-283-7918* to author immediate payment using funds directly from your check
1-800-723-7906* Monday-Friday	Simples State Seater	1-800-442-8774*	account for a nominal fee. For greater convenience, pho
8:00 a.m12:00 Midnight ET Saturday-Sunday	Insurance Claim Center CitiMortgage, Inc. PO Box 8855 Springfield, OH 45501-8855		payments can be made through our automated system: Payoff: To request a payoff statement showing the to amount due and instructions for remitting the payoff fur
8:00 am-8:00 pm. ET	+856-844-2198*		please call 1:800-283-7918*. When you provide a check, you authorize us to use informat from your check to make a one-firm electronic fund trans
			from your account or to process the payment as a charaction. If we use your check to make an electronic fu
Customer Service			transfer, funds may be withdrawn from your account as so as the same day we receive your payment, and you will
for documents, and inflication automated system allows yo business hours. For Residential Customers of REGARDING THE SERVICING ATTM. CUSTOMER RESEARCH written request to written and placet credit and placet credit and placet credit surface and placet credit surface.	is transactions by using your in greater convenience by being only: PURSUANT TO \$ 6 OF RESP. OF YOUR LOAN MUST BE SENT TO IS TEAM, PO BOX 10002. MAGER! Wrespondence, other than notice count number and the reason(s) for DISPUTE NOTICE: PURSUANT.	count information, make requests Mortgage Account Number. This available during and outside normal A A "QUALIFIED WRITTEN REQUEST" THIS ADDRESS CITIMORTCAGE, INC. STOWN, MD 27/47-0002. A "qualified on a payment coupon or statement, or the request. TO \$ 623 (a) (8) (D) OF THE FAIR ITE A DIRECT DISPUTE ONLY IF THE ADDRESS SHOWN IN THE	receive your check back from your financial institution.
100002 Clab/ortgage, Inc. Cl ONDICE of Credit fee mide available	Uniorgage, Inc. does business as Citics through Cilifornic NA, equal housing I	orp Mortgage in NA. CluMortgage, Inc. is ann ender. Old. Arc Design and Clif and Arc Desig	equal housing tenion. Fixed these Home Equity Loans and Home Equity Lis on are registered service marks of Clogroup Inc.
la check box on reverse. Ple	10000000	ess & Phone Number C	hanges
WE			
LAST NAME	11-1-11	-	
LING ADDRESS			

NEW WORK PHONE

NEW HOME PHONE

ADD/UPDATE E-MAIL ADDRESS

Mortgage Account Information



Payment Amount:	\$1,159.40
Payment Date:	10/01/13
Account Number:	351-7

Statement Date: 09/17/13 How to reach us www.citimortgage.com

Bankruptcy Service Center: 1-866-613-5636* Please reference your account number 0577014851 when calling. *Calls are randomly monitored and recorded to ensure quality service.

Account Information

WILLIAM R SCHULTE MELANI SCHULTE

Property Address: 9500 ASPEN GLOW DR LAS VEGAS NV 89134

GOVERNMENT FIXED Type of Mortgage Outstanding Principal Balance \$88,326.84 Interest Rate 7.50000% Interest Year to Date \$0.00

Account Activity since 08/19/13

	PAYMENT(S) RECEIVED	MONTHLY PAYMENT AMOUNT
Date		10/01/13
Principal		\$430,56
Interest		\$450.85
Escrow		\$277.99
Total Amount		\$1,159.40

Important Messages

As a convenience for accounts serviced in our Bankruptcy Department, the amount listed above represents only the payments due for the following month. There may be other payments or charges due that are not listed above. Those amounts may be included in your Chapter 13 Plan, if applicable.

If you do not wish to receive future informational notices please contact the Bankruptcy Service Center.

THIS MORTGAGE ACCOUNT STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY, AS THIS DEBT MAY HAVE BEEN INCLUDED IN A BANKRUPTCY ACTION, OR MAY HAVE BEEN DISCHARGED. THIS IS NOT AN ATTEMPT TO COLLECT, RECOVER, OR OFFSET THE MORTGAGE INDEBTEDNESS AGAINST YOU PERSONALLY. IF YOU ARE REPRESENTED BY AN ATTORNEY, PROVIDE A COPY OF THIS STATEMENT TO YOUR ATTORNEY AND CHAPTER 13 TRUSTEE, IF APPLICABLE.

CITIMORTGAGE RESERVES THE RIGHT TO SUPPRESS ACCESS TO THE MORTGAGE WEBSITE.

On 09/16/13, \$413.79 was paid for County Tax.

Welcome to your new monthly Mortgage Account Statement! We hope you will like the new format, which includes all the information you are accustomed to receiving. Watch for more changes coming by the end of the year that will make your statement even more informative.

Important Information About Your Escrow Analysis Statement

The month in which you receive an Annual Escrow Analysis Disclosure Statement has been changed, As a result, you may receive two of these statements within the next 12-month period, Your Annual Escrow Analysis Disclosure Statement will be completed in September 2013, with a new payment amount effective November 1, 2013. If you have any questions, please call us at the telephone number listed on the last page of the statement.

To ensure timely processing, please enclose your check and the coupon below in the envelope provided.

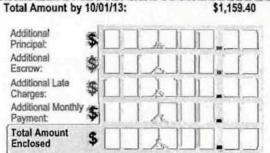
P.O. Box 6243

Sioux Falls, SD 57117-6243

Mortgage Statement Enclosed Please designate how you want us to apply any additional funds. Undesignated funds first pay outstanding late charges and fees, then principal. Once paid, additional funds cannot be returned. Do not include cash or account inquiries with your payment.

Account Number:

Please see reverse side for mailing address and phone number changes.



Include account number on check. Make payable to CitiMortgage, Inc.

CITIMORTGAGE, INC. PO BOX 689196 **DES MOINES IA 50368-9196** ինոնդիրերինթումներիրը իրանականին և բանականին և և

WY00150507 1 AT 0.384 LX011435 TMN 009167 0625

կ**ՈւլիՈւթիլիհոլլի**Ոլիալիգորիլլ[[գ]][[կիդիկյիկուսիլ WILLIAM R SCHULTE MELANI SCHULTE 7201 W LAKE MEAD BLVD STE550 LAS VEGAS NV 89128-8364



Circle one:	Filiage debit my Checking Arcount (Altach a vivided short) Filiages debit sty Savings Account (Altach a depried short)			
Financial instruction Account 4 to be debited				
Firencel Immi-	Rich .			
Financial foster,	Picts Arkhest			
Super-force of Favour self-trinslettion Augment Holder				
Date				
Morninge -con	AND A STATE OF THE			
You may excee after the payme	is to have some payment discharted on your dus dark or up to 15 days and due date.			
No Feet (Circle	s Cline Date: 1889 Edwy Nasy 4day Stau Edity 7day Bullis			
S10.00 Morable	v Fee: (Crute) Sites (Orday 19thsy 12thsy 12thsy 15thsy			
Additional Fine	opal Per Month (Epironally S			
Admicrost Excu	ow mer (Amility Ciplicisal) 2			
Emps				

Please complete, sign and return this form along with a voided check or deposit slip to:

> CitiMortgage, Inc. PO Box 6279 Sioux Falls, SD 57117-6279

By signing above you are authorizing CitiMortgage, Inc. to automatically debit your account designated above for the amount of your total monthly mortgage payment. You understand that the debit amount may vary due to changes in your monthly payment (e.g. fees, eacrow change, adjustable rate murtgage). CitiMortgage will provide you with written notice at least 10 days prior to any change in the debit amount. CitiMortgage is authorized to debit your account until they receive a written letter, signed by you. 4 days prior to the cancellation date. CitiMongage con cancel the Agreement at its option or if 2 or more bank returns are received in 5 months. The monthly automatic debit will continue if you refinance with your existing Calbank tender onless. you notify us to discontinue the service.



Please Leasure to write your Mortgage Account Number on your correspondence

Monday Trings TJ Mgiegil 2003 tona 003

Saturday 390 am. 850 am. ET Sunday 6000 am 10000 pm Ef

Garl 76 from the U.S. DMI 1868-250-2650 from Panita Kita

Collections 1-800-723-7906* Honday-Friday 13 MgmbM 00°,1 or a 003 Salorgay-Souday COO am. 300 am. (7

Regular Payments CidiMortgage, Inc. PO Box 549196

Air Express Payments Citible origination 4746 17101 57. Urbandule: 14 50023-2402

Ors Moless IA Study The

Credit Bureau Disputes/ Account Inquiries Citibeortoage, the. FG Box 6247 Stoner Falls, 4D 57117-6243

Insurance Claim Center CitiMorlaage for P) Box 3855 Enringfield, OH 4550+8955 1866-844-2198*

ChiMortaspe Inc PD Box 23689 Dochester, NY Marie

Air Express Correspondence Childrithans les 14700 Eithough Drive, MC UEST Hagerstown, MD 21742

Property Insurance Correspondence GtiMarigage, Inc. PD Bas 7706 Springhear OH 41501 1-050-442-8774"

Customer Service: By calling 1-500-283-79491, you may access sutomated account information, make requests for documents, and initiate transactions. This eutomoted system is availants 24 hours a day, othering consenience outside normal business hours

Payoff: Call 1-800-283-7918" Ic request a payoff statement showing the fotal amount due and to hear instructions for vaying your loan in full

For Residential Customers Only: PURSUANT 10 & 6 OF RESPA, A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ALURESS: CITIMORTGAGE, INC., ATTN: CUSTOMER RESEARCH TEAM, PO BOX 10002. HAGERSTOWN, MD 21747-0002. A "qualified written request" is written correspondence other than notice on a payment coupon or afatement, which includes examiname, account number and the reason's) for the request

DIRECT CREDIT BUREAU DISPUTE NOTICE: PURSUANT TO § 623 (a) (B) (D) OF THE FAIR CREDIT REPORTING ACT (FCRA), WE WILL INVESTIGATE A DIRECT DISPUTE ONLY IF YOU SEND A DISPUTE NOTICE IN WRITING TO US AT THE ADDRESS SHOWN IN THE ADDRESSES SECTION.

Mortgage Options: Call

for all of your refinancing or new home loan. seeds and to learn more about Citibans mortgage products. We're here to help you find the best mortgage sulution



266

260

NEOTS CRANGE Sympolism COMPACTAGOR For does tursiness as Delects Managage in 1991 Fixed Rate Horse Egolity Come and Home Equity Lines of Credit are more available through Crabenia MA. equal horizony bander. Cife. Cilditable. Acc Dissiparante Cife and Acc between registered service marks of Citiquous has "Calls are conditing avendment and recorded to ancient quality consider."

Plance provide your new information here, if you provide your email address, we may use it to contact you about your account or to send you information about products and services you might find usern.

By providing your cell phone number, you sgreet that we may conside you at this number. You also agree to receive calls and messages, such as presented mestages, calls and messages from automated fialing systems, or text messages. Nurmal certainner charges may upray.

When you provide a check, you authorize us to use information from your check to make a one-time electronic fund transver from your account or to process the payment as a check transaction. If we use your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment. and you will not receive your check back from your financial institution

Payment information to help you manage your mortgage:

- . E-Z Pay: Sign up to have your monthly mortgage payment automatically withdrawn from your bank account at www.citimortgage.com
- Phone Payments: Call 1-800-283-7918* to make an immediate payment using your checking account. For greater convenience, phone payments can be made through our automated system. A nominal fee may apply.



Account Number: 51-7 11/01/13 Payment Date: \$721.99 Payment Amount:

Statement Date: 10/17/13 How to reach us www.citimortgage.com

Bankruptcy Service Center: 1-866-613-5636* Please reference your account number 0577014851 when calling. *Calls are randomly monitored and recorded to ensure quality service.

Account Activity

	PAYMENT(S) RECEIVED	MONTHLY PAYMENT AMOUNT
Date		11/01/13
Principal		\$139.70
Interest		\$411.23
Escrow		\$171.06
Total Amount		\$721.99

Account Information

WILLIAM R SCHULTE MELANI SCHULTE

Property Address: 9500 ASPEN GLOW DR

LAS VEGAS NV 89134

FIXED RATE LOAN Type of Mortgage **Outstanding Principal Balance** \$102,504,17 Interest Rate 5.00000% Interest Year to Date \$0.00

Important Messages

As a convenience for accounts serviced in our Bankruptcy Department, the amount listed above represents only the payments due for the following month. There may be other payments or charges due that are not listed above. Those amounts may be included in your Chapter 13 Plan, if applicable.

If you do not wish to receive future informational notices please contact the Bankruptcy Service Center,

THIS MORTGAGE ACCOUNT STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY, AS THIS DEBT MAY HAVE BEEN INCLUDED IN A BANKRUPTCY ACTION, OR MAY HAVE BEEN DISCHARGED. THIS IS NOT AN ATTEMPT TO COLLECT, RECOVER, OR OFFSET THE MORTGAGE INDEBTEDNESS AGAINST YOU PERSONALLY, IF YOU ARE REPRESENTED BY AN ATTORNEY, PROVIDE A COPY OF THIS STATEMENT TO YOUR ATTORNEY AND CHAPTER 13 TRUSTEE, IF APPLICABLE.

CITIMORTGAGE RESERVES THE RIGHT TO SUPPRESS ACCESS TO THE MORTGAGE WEBSITE.

Per your modification agreement, \$5,773.10 was written-off 09/19/13.

Per your modification agreement, \$873.69 was written-off 09/19/13.

Per your modification agreement, -\$6,319.39 was capitalized on 09/19/13.

Per your modification agreement, \$1,065.00 was written-off 09/19/13.

Per your modification agreement, \$600.00 was written-off 09/19/13.

Per your modification agreement, \$252.00 was written-off 09/19/13.

Per your modification agreement, \$673.50 was written-off 09/19/13.

Per your modification agreement, \$392.00 was written-off 09/19/13.

Per your modification agreement, \$500.24 was written-off 09/19/13.

important messages continued on the next page

To ensure timely processing, please enclose your check and the coupon below in the envelope provided.

Sioux Falls, SD 57117-6243

Mortgage Statement Enclosed Please designate how you want us to apply any additional funds. Undesignated funds first pay outstanding late charges and fees, then principal. Once paid, additional funds cannot be returned. Do not include cash or account inquiries with

Account Number:

Please see reverse side for mailing address and phone number changes.

Total Amount by 11/01/13: \$721.99 Additional Principal: Additional Escrow: Additional Late Charges: Additional Monthly **Payment**: **Total Amount** Enclosed

00005039 C

26501290 DTF 00005039

ունանվիրկվիավիձնվիկիդոկինենինիկիկիկի WILLIAM R SCHULTE MELANI SCHULTE 7201 W LAKE MEAD BLVD STE550 LAS VEGAS NV 89128-8364

Include account number on check. Make payable to CitiMortgage, Inc.

CITIMORTGAGE, INC. PO BOX 689196 **DES MOINES IA 50368-9196**

||լդիգրիկիոմեպկիլիիլդկիժումիցիկիլունգնեկի



CITI 4815 0309

E-Z Pay Authorization Agreement	Login to www.citimortgage.com and register for E-Z Pay today
1 Circle one: Please debit my Checking Account (Attach a voided check) Please debit my Savings Account (Attach a deposit slip)	Please complete, sign and return this form alor or deposit slip to:
Financial (Institution Account # to be debited: 2 Financial Institution	CitiMortgage, Inc. PO Box 6279 Sloux Falls, SD 57117-8
Financial institution Address Signeture of Financial Institution Account Holider	PLEASE DO NOT RETURN WITH YOUR N Your enrollment will be confirmed in writin prior to your first debit.
Dale	By signing above you are authorizing CitiMortgage debit your account designated above for the amount of the arrows are supplied to the arrows are supplied t
3 Mortgage Account #	mortgage payment. You understand that the debit
4 You may choose to have your payment deducted on your due date or up to 15 days after the payment due date. No Fee: (Circle) Due Date 1 day 2day 3day 4day 5day 5day 7day 8day 510.00 Monthly Fee: (Circle) 8day 10day 11day 12day 13day 14day 15day	changes in your monthly payment (e.g. fees, escre mortgage). ChiMortgage will provide you with writt prior to any change in the debit amount. ChiMortga your account until they receive a written letter, sign
Additional Principal Per Month (Optional) S	the cancellation date. CitiMortgage can cancel the if 2 or more bank returns are received in 6 months
Additional Escrew Per Month (Optional) \$ 5 Email	debit will continue if you refinance with your existing you notify us to discontinue the service.

or complete the form below. ig with a voided check

279

CONTHLY PAYMENT.

g at least 10 days

. Inc. to automatically nt of your lotal monthly amount may vary due to w change, adjustable rate en notice at least 10 days age is authorized to debit ned by you, 4 days prior to Agreement at its option or The monthly automatic ng Cilibank lender unless

L

Important Information To Help Us Serve You Better

Please be sure to write your Mortgage Account Number on your correspondence.

Customer Service 1-800-283-7918* Mosday Friday 7:00 a.m.-12:00 Midnight ET Saturday 8:00 a.m.-8:00 p.m. ET

Sunday. 10:00 a.m.-10:00 p.m. ET

TTY Servicon: Dial 7ff from the U.S. Diat 1-866-280-2050 from Puerto Rino

Collections 1-800-723-7906* Monday-Friday 8:00 a.m.-12:00 Midnight ET Saturday-Sunday 73 .m.e 00:8 -m.e 00:8

Regular Payments CitiMortgage, Ibc. PO Box 589196 Des Molnes, IA 50368-9196

Air Express Payments Citi Mortgage, Inc. 4740 121st St. Urbendala, IA 50323-2402

Credit Bureau Disputes/ Account Inquiries CitiMortgage, Inc. PO Box 6243 Simo: Falls, SD 57117-6243

Insurance Claim Center CitiMortgage, Inc. PO Box 3855 Springfield, OH 45501-8855 1-865-844-2198*

Tax Bills CitiMortgage, Inc. PO Box 23689 Rochester, NY U4692

Air Express Correspondence CitiMortgage, Inc. 14700 Citicarp Drive, MC 0251 Hagerstown, MD 21742

Property Insurance Correspondence CitiMortgage, Inc. PO Box 7706 Springfield, OH 45501 1-800-442-8774*

Customer Service: By calling 1-800-283-7918*, you may access automated account information, make requests for documents, and initiate transactions. This automated system is available 24 hours a day, offering convenience outside normal business hours.

Payoff: Call 1-800-283-7918* to request a payoff statement showing the total amount due and to hear instructions for paying your loan in full.

For Residential Customers Only: PURSUANT TO § 6 OF RESPA, A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS: CITIMORTGAGE, INC. ATTN: CUSTOMER RESEARCH TEAM, PO BOX 10002, HAGERSTOWN, MD 21747-0002. A "qualified written request" is written correspondence, other than notice on a payment coupon or statement, which includes your name, account number and the reason(s) for the request,

DIRECT CREDIT BUREAU DISPUTE NOTICE: PURSUANT TO § 623 (a) (B) (D) OF THE FAIR CREDIT REPORTING ACT (FCRA), WE WILL INVESTIGATE A DIRECT DISPUTE ONLY IF YOU SEND A DISPUTE NOTICE IN WRITING TO US AT THE ADDRESS SHOWN IN THE ADDRESSES SECTION.

Mortgage Options: Call 1-BOO-MORTGAGE* (667-8424) or visit www.citimortgage.com for all of your refinancing or new home loan needs and to learn more about Citibank mortgage products. We're here to help you find the best mortgage solution.



9293 CHMortgage, Inc. CHIMOrtgage, Inc. does business as Citicorp Mortgage in NM, Fixed Rate Home Equity Loans and Home Equity Lines of Credit are made aveilable through Chibank, NA. equal housing lender, CRF, Cilibank. Are Design and CRF and Are Design are registered service marks of Cifigroup Inc. "Calls are randomly monitored and recorded to ensure quality service.

Changed your mailing address or email?

Please provide your new information here. If you provide your email address, we may use it to contact you about your account or to send you information about products and services you might find useful.

By providing your cell phone number, you agree that we may contact you at this number. You also agree to receive calls and messages, such as pre-recorded messages, calls and messages from automated dialing systems, or text messages. Normal cell phone charges may apply.

When you provide a check, you authorize us to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. If we use your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

Payment information to help you manage your mortgage:

- E-Z Pay: Sign up to have your monthly mortgage payment automatically withdrawn from your bank account at www.citimortgage.com
- Phone Payments: Call 1-800-283-7918* to make an immediate payment using your checking account. For greater convenience, phone payments can be made through our automated system. A nominal fee may apply.

192 8

282

Page 2 of 2

REPRESENTATION OF PRINTED DOCUMENT

Mortgage Account Information

cıtı

ACCOUNT NUMBER:

17

Per your modification agreement, \$1,352.26 was written-off 10/11/13.

P0159

Mortgage Account Information



Payment Amount:	\$721.99
Payment Date:	12/01/13
Account Number:	351-7

Statement Date: 11/19/13 How to reach us

www.citimortgage.com Bankruptcy Service Center: 1-866-613-5636*

Please reference your account number 0577014851 when calling. *Calls are randomly monitored and recorded to ensure quality service.

Account Information WILLIAM R SCHULTE

MELANI SCHULTE

Property Address: 9500 ASPEN GLOW DR LAS VEGAS NV 89134

FIXED RATE LOAN Type of Mortgage Outstanding Principal Balance \$102,380,34 Interest Rate 5.00000% Interest Year to Date \$427.10

Account Activity

	PAYMENT(S) RECEIVED	MONTHLY PAYMENT AMOUNT
Date		12/01/13
Principal Interest		\$140.28 \$410.65
Escrow		\$171.06
Total Amount		\$721.99

Important Messages

As a convenience for accounts serviced in our Bankruptcy Department, the amount listed above represents only the payments due for the following month. There may be other payments or charges due that are not listed above. Those amounts may be included in your Chapter 13 Plan, if applicable.

If you do not wish to receive future informational notices please contact the Bankruptcy Service Center.

THIS MORTGAGE ACCOUNT STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY, AS THIS DEBT MAY HAVE BEEN INCLUDED IN A BANKRUPTCY ACTION, OR MAY HAVE BEEN DISCHARGED. THIS IS NOT AN ATTEMPT TO COLLECT, RECOVER, OR OFFSET THE MORTGAGE INDEBTEDNESS AGAINST YOU PERSONALLY, IF YOU ARE REPRESENTED BY AN ATTORNEY, PROVIDE A COPY OF THIS STATEMENT TO YOUR ATTORNEY AND CHAPTER 13 TRUSTEE, IF APPLICABLE.

CITIMORTGAGE RESERVES THE RIGHT TO SUPPRESS ACCESS TO THE MORTGAGE WEBSITE.

Due to year-end processing, payments received between 10 p.m. and Midnight ET on December 31, 2013, are posted in January 2014, but credited for December 31, 2013.

Pursuant to Nevada law, CitiMortgage, Inc. is providing this notice to you, our existing customer. According to our policy, you may place your phone number on our internal Do-Not-Call list by either contacting us at our customer service number (800) 283-7918, or advising any CitiMortgage, Inc. telephone solicitor during a solicitation call to place your number on our list. For further information you may contact us at CitiMortgage, Inc., 1000 Technology Drive, O'Fallon, MO 63368 (800) 283-7918. Or you can contact the Nevada State Attorney General at Office of the Attorney General Nevada Department of Justice, Carson City Office, 100 North Carson Street, Carson City, Nevada 89701-4717, (775) 684-1100, Website: http://ag.state.nv.us

To ensure timely processing, please enclose your check and the coupon below in the envelope provided.

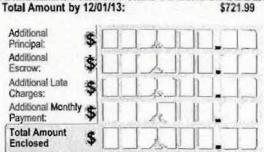


P.O. Box 6243 Sioux Falis, SD 57117-6243

Mortgage Statement Enclosed Account Number:

Please designate how you want us to apply any additional funds. Undesignated funds first pay outstanding late charges and fees, then principal. Once paid, additional funds cannot be returned. Do not include cash or account inquiries with your payment.

Please see reverse side for mailing address and phone number changes.



Include account number on check. Make payable to CitiMortgage, Inc.

CITIMORTGAGE, INC. PO BOX 689196 DES MOINES IA 50368-9196 յլահերվիովորդինիլիվորոնիանիոնովիո<u>ի</u>նի

CH00578933 1 AV 0.360 PB018188 TMN 011838 3093

<u> ՄիկերդիիկՈՒիլիիիթերմիմիդիինըՈրենՈւսու</u> WILLIAM R SCHULTE MELANI SCHULTE 7201 W LAKE MEAD BLVD STE550 LAS VEGAS NV 89128-8364



Circle one:	Plasse detal my Checking Access (Attach a voider cleek) Plasse detal my Savings Access (Attach a depend also)
Firancel Instit	ulion Account # to be detailed
Financial histo	den
Financial limits	ulicin Aritaless
Signature of Ex	pannal Institutos Account Holder
Date	
Mortgage Aces	# (2)
You may choose after the payment	ns to have your payment deducted on your due defers up to 15 days, and due date
No Fee: Circle	o Oue Date 1 day liday 3 day 4 day 5 day 6 day 7 day 8 day
\$10,00 Month!	v Fee: (Circle) Sday (Orlay 13day 12day 13day 14day 15day
Additional Princ	opal Per Month (Conord) 3
Admond Esta Emil	ou Per (Amin (Openus) 3

Please complete, sign and return this form along with a voided check or deposit slip to:

> CitiMortgage, Inc. PO Box 6279 Sioux Falls, SD 57117-6279

By signing above you are authorizing CitiMortgage, Inc. to autometically debit your account designated above for the amount of your lotal monthly mortgage payment. You understand that the debit amount may vary due to changes in your monthly payment (e.g. fees, escrow change, adjustable rate mortgage). CitiMortgage will provide you with written notice at least 10 days prior to any change in the debit amount. CitiMortgage is authorized to debit your account until they receive a written letter, signed by you. 4 days prior to the cancellation date. CitiMorgage can cancel the Agreement at its option or if 2 or more bank returns are received in 6 months. The monthly automatic debit will continue if you refinance with your existing Cilibank tender unless. you notify us to discontinue the service.

Please Le sure to write your Mortgage Account Number on your correspondence.

Monday friday 7.00 a.m.-9299 Midwight ET Das Molais 1A 50388 9WG

Salumday 220 a.m. 83,6 p.m. (T Sumday 1000 am -1000 am ET

Gial 70 from the U.S. Dial 1950/280-2050 from faserto Rico

Collections 1-800-723-7906* Moviday-Tirday 8.00 a m - 1200 Midnight ET Saturday-Sunday 8:00 nm. 3:00 um. []

Regular Payments CiliMortsage for PO Box 687196

Air Express Payments CiriMortgage Inc. 4740 121st St. Urbandste, JA 50023-2402

Credit Bureau Disputes/ Account Inquiries CitiMorigage Inc. P1 Box 5843 Stone Fells 30 5717-6263

Insurance Claim Center ChiMortgage for Pr) Box 3955 uninglield, 0H 4550+8155

1-856-844-203*

Tax Bills

ChiMorteage, he PO Box 23689 Rachester NY Have

Air Express Correspondence ChiMortgage Inc. 14700 Editorn Drive MC 0251 Hagerstown, MD 21742

Property Insurance Correspondence CilMorigage, inc. PO 80x 7706 Springfield 0H-42504 1-800-142-5774*

Customer Service: By calling 1-800-283-79121, you may access rulomated account information, make requests for documents, and nitiate transactions. This outernated system is availante 24 hours a day, offering convenience outside normal business hours.

Payoff: Call 1 800-283-7918* (c request a payoff statement showing the total amount due and to bear instructions for vaying your loan in full

For Residential Customers Only: PURSUANT TO \$ 8.0F RESPA, A QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS: CITIMORTGAGE, INC., ATTN: CUSTOMER RESEARCH TEAM, PO BOX 10002. HAGERSTOWN. MD 21747-0002. A "qualified written request" is written correspondence other than notice on a payment coupon or statement, which includes your name, account number and the reason's) for the request

DIRECT CREDIT BUREAU DISPUTE NOTICE: PURSUANT TO § 623 (a) (B) (D) OF THE FAIR CREDIT REPORTING ACT (FCRA). WE WILL INVESTIGATE A DIRECT DISPUTE ONLY IF YOU SEND A DISPUTE NOTICE IN WRITING TO US AT THE ADDRESS SHOWN IN THE ADDRESSES SECTION.

Mortgage Options: Call

for all of your relinancing or new home lawn needs and to learn more about Citibans mortgage products. We're here to help you find the hest mortgage solution.

329

333

492015 Citablockyope-los: Citablockyope-los: does lucciness as Citablockyope-los: Citablo equal housing lander Cit. Cititate. Acc Designated Citi and Arc Designate, registered service marks of Citigrapp Inc. "Calls are condumly sensitional and recorded to seaso equality service.

Please provide your new information here. If you provide your email

sildress, we may use it to contact you about your account or to send you information about products and services you might find useful.

By providing your cell phone number, you saled that we may contact you at this number. You also agree to receive calls and messages, such as preverented messages, calls and messages from automated dialing systems, or text messages. Nurmal cell phone changes may apply

When you provide a check, you authorize us to use information from your check to make a one-time alectronic fund transfer from your account or to record the payment as a check transaction. If we use your sheck to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment. and you will not receive your check back from your financial institution

Payment information to help you manage your mortgage:

- E-Z Pay: Sign up to have your monthly mortgage payment automatically withdrawn from your bank account at www.citimortgage.com
- Phone Payments: Call 1-800-283-7918* to make an immediate payment using your checking account. For greater convenience, phone payments can be made through our automated system. A nominal fee may apply.

Account Number: 351-7 01/01/14 Payment Date: Payment Amount: \$721.99

Statement Date: 12/17/13 How to reach us www.citimortgage.com Bankruptcy Service Center: 1-866-613-5636*

Please reference your account number 0577014851 when calling. *Calls are randomly monitored and recorded to ensure quality service.

Account Information WILLIAM R SCHULTE

MELANI SCHULTE Property Address: 9500 ASPEN GLOW DR

LAS VEGAS NV 89134

Type of Mortgage FIXED RATE LOAN Outstanding Principal Balance \$102,380.34 Interest Rate 5.00000% Interest Year to Date \$427.10

Account Activity

	PAYMENT(S) RECEIVED	MONTHLY PAYMENT AMOUNT
Date		01/01/14
Principal		\$140.87
Interest		\$410.06
Escrow		\$171.06
Total Amount		\$721.00

Important Messages

As a convenience for accounts serviced in our Bankruptcy Department, the amount listed above represents only the payments due for the following month. There may be other payments or charges due that are not listed above. Those amounts may be included in your Chapter 13 Plan, if applicable.

If you do not wish to receive future informational notices please contact the Bankruptcy Service Center.

THIS MORTGAGE ACCOUNT STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY, AS THIS DEBT MAY HAVE BEEN INCLUDED IN A BANKRUPTCY ACTION, OR MAY HAVE BEEN DISCHARGED, THIS IS NOT AN ATTEMPT TO COLLECT, RECOVER, OR OFFSET THE MORTGAGE INDEBTEDNESS AGAINST YOU PERSONALLY, IF YOU ARE REPRESENTED BY AN ATTORNEY, PROVIDE A COPY OF THIS STATEMENT TO YOUR ATTORNEY AND CHAPTER 13 TRUSTEE, IF APPLICABLE.

CITIMORTGAGE RESERVES THE RIGHT TO SUPPRESS ACCESS TO THE MORTGAGE WEBSITE.

On 12/13/13, \$413.79 was paid for County Tax.

Due to year-end processing, payments received between 10 p.m. and Midnight ET on December 31, 2013, are posted in January 2014, but credited for December 31, 2013.

A tax and interest statement for 2013 income tax purposes will be included with your next monthly statement or mailed separately by January 31, 2014. To protect your identity, your full social security number will not be printed on the document but will be used in IRS reporting.

To ensure timely processing, please enclose your check and the coupon below in the envelope provided.



Mortgage Statement Enclosed Please designate how you want us to apply any additional funds. Undesignated funds first pay outstanding late charges and fees, then principal. Once paid, additional funds cannot be returned. Do not include cash or account inquiries with your payment.

Account Number:

Please see reverse side for mailing address and phone number changes.

otal Amount by	7 0 110 11 14	*	\$121.33
Additional Principal:	\$		
Additional Escrow:	\$		
Additional Late Charges:	\$		
Additional Monthl Payment:	\$	1/2	. 11
Total Amount Enclosed	\$	1	

Include account number on check, Make payable to CitiMortgage, Inc.

CITIMORTGAGE, INC. PO BOX 689196 **DES MOINES IA 50368-9196** ԿԻՍԻդիալիականության Ալիլի Միկանարան Ալիլի հրագային Մի

00004930 1

26501783 DTF 00004930

ԱՈՒՈՒՈՒԵՐԻ ԵՐԻ ԱՐԵՐԻ WILLIAM R SCHULTE MELANI SCHULTE 7201 W LAKE MEAD BLVD STE550 LAS VEGAS NV 89128-8364



Circle one:	Please deal my Checking Account (Attach a vaider death) Please deal my Savings Arcount (Attach a deposit alp)
Firancel institu	Account 4 to be detained.
Francal Insur-	then the state of
Eirancial treta	dion Address
Signature of Fix	vancial frablution Account Holder
Date	
Mortgage Acco	get#
You may onnor when the payme.	in forhave your payment deduction on your due delite or up in 15 days and due date.
No Fee; Circle	a Distribute Nasy Edwy Nasy Assy Stay Edwy Tiday Busy
	v Fee Curcles Sites, 10thry 18thry 13thry 15thry 15thry 15thry
Additional 7mic	opal Per Month (Caronel) 5
Adelered Ecure Per Month (Opioner 3	

Please complete, sign and return this form along with a voided check or deposit slip to:

> CitiMortgage; Inc. PO Box 6279 Stoux Falls, SD 57117-6279

By signing above you are authorizing OrtiMortgage, Inc. to automatically debit your account designated above for the amount of your total monthly mortgage payment. You understand that the debit amount may vary due to changes in your monthly payment (e.g. fees, escrow change, attrustable rate mortgage). Cit/Mortgage will provide you with written notice at least 10 days. prior to any change in the debit amount. CitiMortgage is authorized to debit your account until they receive a written letter, signed by you. 4 days prior to the cancellation date. CitiMongage can cancel the Agreement at its option or if 2 or more bank returns are received in 6 months. The monthly automatic debit will continue if you refinance with your existing Citibank tender unless you notify us to discontinue the service.

Please be sure to write your Mortgage Account Number or your correspondence.

Monday Triday 7.00 a.m.-1299 Midmight ET Salunday 13 ma 60.8-ma 60.6 Suming 10:00 a.m -10:00 p.m E1

Gal ## trops the U.S. Diet 1/85/02/60/2/050 trom merta fico

Collections 1-800-723-7906* Honday-Inday 13 niginbith 0011-m & 003 Satorday-Submay 8:00 am - 3:00 am ET

Regular Payments Califfortipage, Inc. PO Box 589196 Des Meines 14 50368 9190

Air Express Payments ChiMortoene inc. 4740 Elst St. Hibandule M.500-3-34K

Credit Bureau Disputes/ Account Inquiries CitiMorroage, the. PG Bux (243) Sour Falls, SD S7117 SALJ

Insurance Claim Center CitiMortagge for Pr) Box 3955 Springsheld, 0H 4550+8155 1-866-844-2021

Tax Bills

CitiMortsage Inc PF1 Box 23689 Bushinter NY 14603

Air Express Correspondence ObMortmane inc. 64700 Cibcorp Drive MC 0251 Hagerstown MD 21782

Property Insurance Correspondence CitiMortgage, inc. PO Box 7706 Springfiate OB 45501 1400-442-5774*

Customer Service: By calling 1-850-283-7915*, you may access automated account information, make requests for documents, and initiate transactions. This eutomated system is availante 24 hours a day, offering consenience outside normal business hours.

Payoff: Call 1 600-283-7918" Ic request a payoff statement showing the total amount due and to hear instructions for vaying your toan in full

For Residential Customers Only: PURSUANT TO \$ 6 OF RESPA, 4 "QUALIFIED WRITTEN REGUEST" REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ACTIRESS: CITIMORTGAGE, INC., ATTN: CUSTOMER RESEARCH TEAM, PO BOX 10002, HAGERSTOWN MD 21747-0002. A "qualified written request" is written correspondence other than notice on a payment coupon or all tement, which includes your name, account number and the reason(s) for the request

DIRECT CREDIT BUREAU DISPUTE NOTICE: PURSUANT TO § 623 (a) (B) (D) OF THE FAIR CREDIT REPORTING ACT (FCRA), WE WILL INVESTIGATE A DIRECT DISPUTE ONLY IF YOU SEND A DISPUTE NOTICE IN WRITING TO US AT THE ADDRESS SHOWN IN THE ADDRESSES SECTION.

Mortgage Options: Call

for all of your refinancing or new home lastn.

needs and to learn more about Citibans mortgage products. We're here to help you find the best mortgoue solution.

es2015 CHINIOS transp. Inc. CHINIOC Large for discreption in discreption in AM Florid Rich Home Egyptiv Locus and Home Egyptiv Lines at Credit are made condition. NA egial housing lander Cili. Citibank. Are Design are: Citi and Are Design are registered source made of Chapterp for "Calls are condom weighted and recorded to cross a couldy survive.

Pleane provide your new information here. If you provide your smail oddress, we may use it to confuci you about your account or to send

you information about products and services you might find useful.

By providing your cell phone number, you spree that we may confect you at this number. You also agree to receive calls and messages, such as preseconted messages, calls and messages from automated daling systems, or text messages. Normal cell phone changes may apply

When you provide a check, you authorize us to use information from your check to make a one-time atectronic fund transfer from your account or transcess the payment as a check transaction. If we use your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment. and you will and receive your check back from your financial institution

Payment information to help you manage your mortgage:

- . E-Z Pay: Sign up to have your monthly mortgage payment automatically withdrawn from your bank account at www.citimortgage.com
- Phone Payments: Call 1-800-283-7918* to make an immediate payment using your checking account. For greater convenience, phone payments can be made through our automated system. A nominal fee may apply.

3538 351